More Reminiscences of an Old Soldier and Actuary

Gordon Beatty

My Reminiscences of an Old Soldier and Actuary were written in about six weeks in 1977. Mainly to fill in time when my wife was ill. They were written solely from memory since I never kept a diary. Since then, many more stories have come to mind and have been published in the Canada Life Pelican Post or in the Canadian Journal of Life Insurance. Quite a number of my family and friends who have not seen them have urged me to gather them together in a supplement. While on the whole, they do not measure up to the first edition, I hope you will find some of them interesting. I have listed them more or less in the same sequence as the first one.

BRAMPTON

As most of you know from my frequent references to it, I was born in Brampton about twenty miles northwest of Toronto. When my Beatty grandparents arrived there in 1861 it was, as described in the Historical Appendix, only a village with a population of around 500. When I left in 1910 to attend Toronto University, it had grown to about 5,000. Now it is almost 145,000.

At the moment our most prominent citizen is Bill Davis, Premier of Ontario. Bill grew up just across the street from my old home; in what was called "The Castle". It was built in the 1840's and had two round towers before it was burned down and rebuilt about 1900. It occupied a whole town block. Our old home was built mainly out of the material which was left over from the building of the castle.

Canada Life Directors. In my time we have had two Directors from Brampton in addition to myself, - Sir Thomas White and Senator J. A.Lougheed.

Sir Thomas White was Minister of Finance at Ottawa during the 1st World War and as such, first introduced Income Tax to Canadians--as a purely temporary measure, he said! He went to High School in Brampton and was a fellow student there of my father. He said that Dad was the protector of the new country lads and one day caught a town bully roughing up Sir Thomas. Dad soon put a stop to that, with dire threats as to what would happen to the fellow if he caught him pestering the country boys. Then Sir Thomas added with a chuckle, "I didn't tell your father that I had just hit the fellow on the back of his neck with a snowball."

Coming into a Board meeting one morning Sir Thomas, then over 85, said that he had been at a funeral the previous day and when they were leaving the cemetery an old friend of over 90 said to him, "Hardly worth our while going home, is it Tom?"

Senator Lougheed was the grandfather of the present Premier of Alberta --Peter Lougheed. He moved to Calgary after he finished his education, married the daughter of the Hudson Bay Factor and became a very prominent citizen.

He was a law partner of former Prime Minister R. B. Bennett and

things as a mathematician. Of Russell, the author said at one point, "From a short distance he could fairly be mistaken for a beggar--a very small man in a green topcoat that was too big for him (was it his?) and green not from chic but from age". Incidentally, the other five of the "Six Men" were Charlie Chaplin, H.L. Mencken, Humphrey Bogart, Adlai Stevenson and Edward VIII. Quite a mixture!

Cheating. In my third year at U of T I missed a term exam because of illness. When I reported back the professor told me to come down on Saturday morning and he would give me a test in order to catch up. When I did so, he said, "Have you seen or discussed my paper with any of your classmates?" When I assured him I had not, he said, "Well here it is, so it will be a fair test. I have to go downtown for a couple of hours. If you want to cheat while I'm away, the exam papers are in that box over there. You know who are the smart boys so pick one of their papers." And away he went. Needless to say I did not betray his trust.

I recalled this incident a short while ago when I read in the papers that cheating was creating a good deal of concern at the University. It is becoming so widespread that the University authorities are giving consideration to publishing the names of the cheaters as well as suspending them for a period.

Stumped. After I graduated in mathematics I was awarded a Fellowship in that Department. This involved quite a number of lectures to first year students in mathematics. One of these was in Spherical Trigonometry, a subject which I had not studied since my own first year.

One day, much to my surprise, since I was the only graduate so invited, I was invited by one of the girls in that class to a party in her home on Yonge Street, above Eglinton. One thing I remember about the home itself was that her father had papered a whole room, ceiling as well as walls, with postage stamps. To me, it was not very attractive.

In those days the Yonge Street cars stopped at the foot of the hill below St. Clair. To go further north, one had to change to the old Metropolitan Interurban line running up to Lake Simcoe. The party ran on until well after midnight and the Metropolitan cars did not run very often thereafter, nor did the night cars on Yonge Street. As a result it was after 2.30 a.m. before I reached my boarding house near Bloor and Brunswick and I was not very bright next morning. Moreover I had not done much preparation for my lecture on Spherical Trigonometry at 9.00 a.m. in the morning.

That lecture had barely got underway when one of the girls who was at the party threw at me the most difficult question in the text book. Not having seen it since my own first year, I floundered badly. Then another girl who was at the party said, "Could we try this solution Mr. Beatty?" We tried and it worked. What a relief!

I have always felt that I was framed. That question came much later in the text book than the chapter covered by my lecture. Moreover all the students seemed to be amused rather than surprised at my discomforture.

Arthur Meighen, former Prime Minister of Canada, graduated in mathematics from the University of Toronto. He had a brilliant mind and a terrific

C,P.R. solicitor. He made a fortune in land and buildings. It was said that, at one time, he paid half the total taxes in Calgary. At age 35 he was appointed to the Senate by Sir John A. Macdonald, the youngest person ever to be so appointed. However, the depression of the 1930's caught him over-extended and he lost everything, even his home and furniture.

I was elected Vice-President and Director when I reached the normal retirement age of 65 as Chief Actuary, and continued as such until retired at age 75 in accordance with the present Canadian insurance laws.

Incidentally, we have recently had several people who had been active in Government on our Board. One was Leslie Frost, former Premier of Ontario; another was Graham Towers, former Governor of the Bank of Canada. Now we have Robert Stanfield, former leader of the Conservative Party in opposition at Ottawa.

Beatty Name. We had a speaker at one of our annual meetings who was an expert on Genealogy. After the meeting I asked him about derivation of my name and here is what he came up with:

My ancestors came over from France with the Huguenots (Protestants) from the vicinity of the town of Bethune, pronounced "Baytune". In England they were referred to as the men from Bethune or Baytune, and our name evolved from that. The spelling of my name indicates that we belonged to the Irish branch of the family and in Ireland, our name is often pronounced Baytea or Bayatea, as it sometimes is in the United States. In England it is spelt Beaty and in Scotland, Beattie. We had families in Brampton with all three spellings, causing some confusion as there was here between Bill Beattie, our late Assistant General Manager, and myself. I always signed our Christmas card to his family, "From the wise to the otherwise".

Bethune was just behind our lines in France at one time in World War I and I spent quite a few evenings in it. It was a nice little town and I am happy that we were named after it.

TORONTO UNIVERSITY

In my original reminiscences I referred to several professors who were absent-minded. Professor Milner was another. It appears that one evening shortly after he was married, he turned up for dinner at his old boarding house, forgetting that he then had a home of his own.

We had one brilliant mathematical professor, who was far from absent-minded but usually very cranky at a 9.00 o'clock lecture. He warmed up as the morning wore on. When I became a Fellow in Mathematics, I discovered the cause of the improvement. He took a little alcoholic stimulant between lectures as evidenced by the gurgle I sometimes heard through the door connecting our rooms.

No Clothes? In a comment in "Look" magazine on mathematicians, Betty Rollin N.B.C. news correspondent stated without any elaboration whatsoever, "Mathematicians have no clothes". What did she mean by that--that they wore hand-me-downs or clothes of an ancient vintage, or what? She might have had in mind a reference in a recent book, "Six Men". One of these was an Englishman, Bertrand Russell, son of a Duke of Bedford, famous among other

then reached into the bottom drawer of his desk and pulled out a whole sheaf of bonds - $35,000 in all in small denominations. Handing these over he said, "apply these to purchase that annuity", so I went back to the Canada Life with all my pockets bulging with bonds.

It recalled a story told me by one of our agents around that time. He had interviewed, for the purchase of some type of single premium contract, a very wealthy contractor in his home. After the sale was settled, the latter took our man down into a cubby hole in his basement where he had an old trunk full of securities. He riffled through these, tossing some to our agent and the rest to one side until the estimated amount of the purchase was reached. It is hard to understand that men who are so successful in their own businesses would be so careless in the handling of their savings.

Pellatt Medal. While at the U of T, I did quite a bit of swimming and won a gold medal in water polo, given by Sir Henry Pellatt of Casa Loma fame. That was in one of his flush periods. He was famous for making a fortune one year and squandering it the next, for example in building Casa Loma, which he was never able to finish inside, or taking the whole Queen's Own Regiment over to some military exercises in England.

After he left Casa Loma, pretty well broke, he lived for a time not far from us in Moore Park. He had a sister near there who kept roomers, and a brother whom we used to see pedalling a bicycle down to the Consumers' Gas Company where he worked as a cashier.

We attended the sale of the contents of Casa Loma, hoping to be able to purchase a few souvenirs, in particular a beautiful drop-leaf mahogany library table but it was out of our reach. It may not have been Sir Henry's because we were told later that the auctioneers had packed the sale with outside goods and had to refund some $40,000 when this was discovered by the purchasers.

Withal, Sir Henry was much loved and his funeral was attended by far more people than that of his contemporary financier, Sir Joseph Flavelle. He looked like a Chinese Emperor and reminded me of Sir Oscar Asche dressed up as "Chin Chin Chow" of Shanghai China in the musical show of that name in London during the 1st War.

In my year at the U of T we had a girl named Mary Tucker. She was in Science while I was in Mathematics and Physics but we took many lectures together. She was a queer character, very smart but very unattractive and barely nodded to the rest of us. In her last year she evidently came to realize that she had lost a great deal of the personal and cultural development to be gained through her association with her fellow students. She therefore asked my future wife, Anna MacLachlan, who was also in my year, and some other girls to take her in tow but it was too late.

Strangely enough, after she qualified she became the first woman teacher in Upper Canada College for boys. After she retired, she bought a fairly large house in Forest Hill, just down the hill from us. There she became known as Miss Mittens because she knitted mittens for many children in Forest Hill. She wore skirts made from bleached sugar sacks and looked such an old rag-tag that I pretty well ducked her as she had us at the University.

memory. He was invited to speak at an Annual Meeting of the Canada Life and on the previous day I was sent down to brief him on it. I took along a copy of the Annual Report with all the figures on it. During the course of his speech the next day, he quoted quite a number of the figures, running up into the millions, without looking down at the report.

In the late forties, I was Chairman of what was called "The Samuel Beatty Fund", named after the then Head of the Mathematics Department, set up to assist needy students in mathematics. Since Meighen was one of our graduates, I sent him a letter about it hoping for a donation. No luck! Instead of a donation, I received a blistering letter, the gist of which was that almost everything they were doing at the University was wrong.

At that time, he was mooted as the next Chancellor of the University. Sidney Smith was President and he had nominated Meighen when the latter was elected Leader of the Tory Party and so was probably a good friend. I felt that even if Smith was behind Meighen for the Chancellorship, he should see this letter. So I sent it up to him with a note saying, "I don't know how you feel about the Chancellorship but I think you should see this letter." Back came a note saying only, "Thank you very much, Gordon".

A few evenings later, I had a visit from an old University chum who was close to Smith. He told me that he and some others at the University were thinking of backing Sam Beatty for Chancellor and would I care to sign the nomination papers. I would indeed and Sam was elected. He wasn't a relative but a close friend.

This election marked a change in the type of Chancellor. Prior to that time, the office had been confined to important men in public and private life, such as Sir William Mulock or Meighen. Since then, all the Chancellors have been men and women who were active in University affairs. So, perhaps I was partly responsible for the new trend.

Almost a Midwife. I had a very unnerving experience during my final year at the U of T--more unnerving as I recall it than any of my experiences during the war into which I was plunged a few months later. My landlady was expecting a baby and, one afternoon, when I came home around five o'clock, she called from her bedroom to say that the baby was arriving. She had called the doctor but he had not arrived and would I stand by in case of emergency. There was no one else in the house.

Between spasms, she explained that she had all the necessary equipment handy and sterilized, and having had two children previously she knew all the ropes. Moreover she had not had the least trouble at either birth.

I could not decline the assignment and it was not long before the baby started to appear. However, within a very few minutes the doctor walked in and my duties were reduced to supplying hot water. What a relief!

Dr. Cody. One time when I met the late Dr. Cody, then President of the University, at a dinner he asked me to call on him in his office at the University. I did so and found that he was interested in purchasing an annuity to supplement his University pension. We discussed the various types and settled on what appeared to be the best one suited to his circumstances. He

farm and, when his neighbours returned, there was the old farmer and his buildings safe and sound. He said to them, "I told you the Lord would look after me and he did."

Faith is a wonderful thing. I have had two examples of its efficacy. The first was the widow of a former Canada Life Officer. She had a heart pacemaker, had had a cataract operation, and was crippled with arthritis. The second was a retired Anglican clergyman. He lived to be 90 years old, alone in an apartment, was almost blind, had suffered a colestomy, and had difficulty in walking. Yet both of them were among the most cheerful and contented people I knew and both attributed it to prayer.

I asked my minister how this could be possible. He said that it was quite possible if one had faith in prayer but you could not fake it. However, it could scarcely control a bush fire.

Gold Rush. The great rush to stake gold and silver mining claims in Northern Ontario started just a few years before I went up there fire ranging. My two brothers, Bob and Bill, joined it when Bob graduated from the U of T in 1908. Bob tired of it after a few years but Bill stayed on for six years.

On one of his visits home, Bill was greatly excited because he and his partner had been offered over $100,000 for a claim they had staked at Kirkland Lake. That was a lot of money in those days but they refused the offer as being far too small because gold worth $1,000,000 had already been extracted from the mine next door to their property. Unfortunately there was what was called a fault in the vein of gold between the two properties and the vein had dropped down so far that it could not be mined profitably. Bill was never able to cash in on this claim.

He loved to tell stories about his years as a prospector, for instance how he spent part of one winter sharing a tent with Harry Oakes, later Sir Harry, who staked the Lakeshore mine and dug millions of dollars out of it. The Lakeshore property was only three away from Bill's property, on the same vein that dropped down just as it reached him. Sir Harry was later murdered in the Bahamas.

Later on Bill became General Manager and President of Dale's Greenhouses in Brampton, the largest in the world with forty-two acres under glass. But they cost a lot to heat--over $750,000 a year in their last years--and Air Freight put them out of business. Flowers were flown in from Florida and other less severe winter climates and they have all been torn down to make way for a housing development.

In their heyday, Dale's shipped flowers to New York and other U.S. cities. A story was told of a Toronto bride who had seen some flowers she admired in New York and was determined to have her wedding bouquet purchased there. These flowers were actually grown by Dale's so, what with shipping charges both ways, she had to pay a good deal more for them in New York than she would have if she had purchased them in Toronto.

One day when she had some difficulty walking home with her groceries, a Forest Hill policeman helped her. He later phoned to see if she was alright and continued to check up on her quite regularly, I believe. This particular policeman was left $25,000 on her death while an additional amount of about $100,000 was left to the police fund. So that was one time when a good deed paid off in cash as well as in satisfaction.

Grey Cup. In my years at the University (1910-14) there was keen competition between Varsity and McGill on the football field. In 1910 Varsity won out. Indeed after the Intercollegiate season was over, they won the Grey Cup at Hamilton. This was one of the last times, if not the last, that the Universities competed for it.

I mention this because during those years Sinc. McEvenue, who became President of the Canada Life later on, was the star quarterback for McGill while Dr. Jack Maynard, father of Jock Maynard of Canada Life, was Captain and outstanding star of the Varsity team.

What a wild celebration and parade there was from the Union Station to the University when the team arrived home with the Grey Cup! There were very few motor cars in those days so, on such big nights, the students took over the street cars.

FIRE RANGING

Watered Stock. We don't hear much nowadays about "watered stock" but there was a good deal of it in the booming mining days of Northern Ontario when I was there fire ranging. I don't know whether it was related to watered mines, other than they were both crooked, but there was a watered mine near Gowganda. I asked the caretaker why they had not pumped out the water if there was any gold or silver showing. He said that there was a good vein of silver and indeed it was a good producer later on. However, the owners had not completed the financing necessary to put the mine into production and before doing so, they wanted to ease out the speculators (suckers), who had bought the stock cheaply when it was a pure speculation, in order to reap all the benefits themselves.

Fire Engine Burned. In my Gowganda year Jack Munro, heavyweight boxing champion, was Mayor of nearby Elk Lake. He persuaded the Council to buy an expensive fire engine to replace the hand reels. They only had it for a little while when a fire started in the fire station itself and the engine was destroyed before they could get it out.

This leads into a story about a fishing village in Newfoundland which had acquired a new fire engine. There was considerable discussion as to the disposal of the old one which was in pretty bad shape. In the middle of the discussion an old fisherman rose to his feet and said "Let's keep it for false alarms."

Faith. Also in my Gowganda year there was a bad fire near Haileybury, not far away. An old farmer in the vicinity could not be persuaded to leave his farm and go down for safety to Lake Timiskaming. He said that "the Lord would take care of him". Strangely enough, the fire parted just west of his

Preacher to Scavenger. I have mentioned how the faith of an old soldier friend, later Dean Trivett of Shanghai, China, had lifted him above his disabilities including blindness, a colestomy and lameness. When we were encamped at the Exhibition grounds in early 1915, he obtained from Col.Denison a pass to attend the graduation exercises at Wycliffe College at which he was ordained as an Anglican clergyman. Next day the Colonel had to smile when he passed Trivett on scavenger duty, picking up cigarette butts and other garbage around the grounds with a sharp point at the end of a stick. The army was a great leveller.

Cap. Wainwright. Some will remember "Cap" Wainwright, former Chief Accountant of the Canada Life. Cap was always active in the army and, although well up in the forties, managed to get overseas in the 1st World War. He was posted as Captain Paymaster in my artillery brigade. He was very popular with the troops because he was always an easy touch for an advance against the $1.20 a day pay.

His duties did not take him to the front lines but one day he wandered up to have a look and was hit in the backside by a stray piece of shell. How proud he was of that wound! Most soldiers were not happy about being wounded unless it was a slight one--a "Blighty"-- which would give them a little break in a hospital in England. Moreover they would not dwell on the location of a wound, such as his, since it might suggest that they were running away at the time or might be looked on as a joke. But not so Cap! And, of course, when it came to shellfire one was just as likely to be hit behind as in front. I was surprised and pleased when I joined the Company to find that he was a Canada Life man.

Easter in Arras. Last Easter I recalled the Easter of 1918. During the big German drive in the Spring of that year, which almost pushed the French and British back to the English Channel, we were called on to help defend the town of Arras. As we moved up to the front, it was very sad to meet all the civilians fleeing back with only a few of their belongings and little means of transport other than a few wooden boxes on wheels pulled by dogs.

We arrived in Arras on Good Friday and some of us were billeted in a deserted store. Imagine our pleasure at finding among other supplies in the cellar, a large number of crates of eggs--enough for the whole battery. Right on for our Easter Sunday breakfast!

Of course, the Canadian Army was called on to pay for these later, as they were considered loot, even though the eggs would have spoiled long before the owners were able to return.

Remarkable Coincidence. Among the names of those who fell in the 1st World War that I read out from the pulpit of Deer Park United Church some Remembrance Day Sundays is William M. Carlyle. Alex Gibson, another member of Deer Park, an artillery Officer, was standing by his guns one day in France when a German airman was shot down almost at his feet. The airman was dead and on going through his pockets for identification, Alex was astonished to find the wallet of a Canadian airman containing some Canadian money and cards indicating that it belong to Bill Carlyle who had been shot down over Germany. The German airman had evidently kept the wallet as a souvenir. Alex turned the

1ST WORLD WAR

The Fighting Denisons. My first Colonel was Geo. T. Denison, one of the so-called "Fighting Denisons". One of his ancestors came out to Canada with Governor Simcoe. The capital of Upper Canada was then at Niagara. When Simcoe proposed to move the capital to the site of Toronto and had in mind calling it Dublin, Denison said he would go back to England. When asked why he was going back, he said, "Imagine me living in a place called Dublin". Thereupon Simcoe asked him if he had any better suggestions. Denison suggested York since he came from the north of England and he knew that Simcoe was a friend of the Duke of York. So York it was until it was renamed Toronto.

The Denisons had a family home "Rusholme" which gave its name to Rusholme Road in the west end of the City. It was virtually a museum, one room being almost full of guns with other military mementoes all through the house. It was razed to make way for a subdivision.

We Cyclists had an illustration of their fighting qualities. When we sailed for France, our Colonel had to be left behind since the unit didn't then rate a colonel. However, the Colonel was not going to be left out of the fighting. He reverted to the acting rank of Lieutenant and was posted to the 19th Battalion in France.

It so happened that Eldon Sinclair who had enlisted as a private in the Cyclists had gained a commission in the 19th and was a Major when Denison arrived. We met them one day during the Battle of the Somme, one of the bad battles of the war from the standpoint of the Canadians, Sinclair on a horse, the ex-Colonel trudging along on foot behind him. I said jokingly to El, "Couldn't you give the old man a lift?" "Not a chance" said El, "When he first joined us I offered him the only bed we had but, 'No" said the Colonel, --when I was a Colonel and you were a private I didn't offer you my bed and I certainly will not accept your's now". El tried to keep him at the reserve lines when the Battalion was going into the front line but the Colonel would have none of that. He insisted on going up the line and was killed. He lived up to the family traditions. This was the most striking example of interchange in rank that I ran across in the whole war.

Denison had an uncle who, after fighting in the South African War, became a famous Police Magistrate in Toronto. In South Africa he had a batman (servant) named Ned Clarke who got drunk regularly. Whenever he was brought up in court his old Colonel could not bring himself to send him to jail as was the custom in those days. So he would read him a lecture and Ned would promise to be good but before many weeks he would go on a binge again. The papers made a big play of it and there would be another headline "Ned Clarke up again". It was very amusing.

Premier Kennedy. My first Major was Tom Kennedy, later Premier of Ontario and an old family friend who farmed south of Brampton. In the summer of 1915 we were encamped on Dibgate Plain in England, not far from Folkestone. It was situated on top of a high hill. There was a steep road with a sharp turn near the bottom leading down to the village of Hythe. We usually went down the hill virtually on free wheel (no brakes). One day, when Tom Kennedy, was leading us, he ran into a truck coming around the turn and went right through its windshield into the front seat. He was badly smashed up. His face was cut up so much that even after plastic surgery any claim he had to good looks was gone but he got to France with us.

fired a volley over the grave, the grandmother collapsed and the son yelled, "Oh! They shot my Grandmamma."

Amputate? No. Sam Streight, our former Medical Director, was in England when the first war broke out, and in order to get to the front in a hurry, enlisted in a British medical unit. Shortly after Sam joined the Canada Life, I met a rather rummy-looking old soldier in the lobby. I asked him for whom he was looking and he said "Dr. Streight, the finest doctor in Canada". Then he proceeded to tell me how he had a leg so badly smashed up in the war that the attending surgeon felt that the only hope for him was to amputate. He refused to go along with this diagnosis unless it could be approved by a Canadian doctor. So the surgeon dug up Sam. After looking at the leg, Sam advised against the amputation and the leg was saved.

When I told this to Sam, he said the truth of the matter was that he felt so sure that the man would die in the next couple of days, regardless of anything that might be done for him, that it would be too bad to put him through the misery of an amputation. I understood that to show the appreciation of Sam's effort, this old soldier regularly put a touch on him for some money. He could never hold a job.

Unusual Christmas. The Editor of the Pelican asked a number of people to tell the story of their most unusual Christmas. Here is what I wrote.

My most unusual Christmas was with the Canadian Army in France in 1915. That day I was Corporal in charge of eight men stationed on a post right on the French-Belgium border, a few miles south of Ypres and a couple of miles behind the front line. We had only an open fire to cook on and, having had considerable experience cooking on open fires when I was a Fire Ranger in Timagami (Ontario) Forest Reserve in my student days, I took on the cooking.

Actually it wasn't a big job that day. I had managed to pick up a couple of chickens and arrange with a farmer's wife who was still living two or three miles behind us to cook them. I had only the vegetables to cook and a plum pudding, which one of the men had bought when on leave in England, to warm up. Some of us had received Christmas cake, candies and other treats in parcels from home and we had managed to accumulate eight bottles of champagne, so it was quite a spree.

On Christmas day in 1914 before the Canadians had arrived in France, the British and German soldiers had declared an unofficial armistice and climbed out of the trenches and fraternized in no man's land. This had been strictly forbidden in 1915 and so any communication was confined to cat calls across no man's land between Canadians who knew German and Germans who knew English.

However, by mutual understanding the artillery and machine gunners on both sides stopped fighting and we had a nice quiet day.

Hit Our Own Plane. Whenever a new book touching on the 1st World War comes out, I can count on receiving it for Christmas or my Birthday. Among the recent ones were biographies of Conn. Smythe and Greg Clark and "My Grandfather's War". One of these told a story of standing beside an anti-aircraft

wallet over to the Royal Flying Corps and by the time he returned home, it had been sent back to his mother.

After the last Remembrance service Bill's sister came up to me and said that she now had the wallet which was a going-away present from his uncle. She said that it was over seven months after they received it that they were officially advised of Bill's death over Germany.

An equally striking coincidence occurred when I was on a train coming back to the front from my Bastille Day trip to Paris. The train stopped in the yards at Amiens at some distance from the station. On looking out the window, a Canadian soldier in our compartment found himself looking at his brother, a British soldier whose train had stopped on the next track. They had not seen each other since the one brother had emigrated to Canada four years previously. What a reunion!.

Another remarkable coincidence took place at our home on Old Forest Hill Road. We had invited to dinner Harris Schermann, a Canada Life Actuary, and his wife Ada. Old Forest Hill is a cross street about three blocks north of the Schermann's home on Russell Hill Road. At 6.30 when the Schermanns were due at our place a knock came on the door and I found a woman standing there almost in tears. Did I know where the Schermanns lived? She had got lost on the way there to act as baby sitter. How she came to ask at our place which was several houses in from Russell Hill she did not know. It was the first place at which she had enquired. I quickly drove her to the Schermanns.

Crying Need for Humour. Some of you no doubt read the monthly letter of the Royal Bank. Those of the other banks deal with financial and economic problems. The Royal Bank letter discourses human foibles and the problems of everyday life. For many years it was written by John Heron, a signaller in my battery in France.

He and I spent many a long night in observation posts near the front line checking up on activities in or behind the German lines in the light of star shells which were shot up every two or three minutes and illuminated the whole landscape. There we did have some interesting discussions but they gave little indication of his philosophical nature.

Almost every letter he wrote attracted dozens of personal letters from ministers, teaching and other people in almost every walk of life. When he retired he received over a thousand letters saying how much the writers were going to miss him. For two or three years thereafter, the Royal Bank just re-published some of his old letters.

One of his letters dealt with the "Crying Need for Humour". Among the stories he told in it, was one of a couple fleeing in their night clothes to a bomb shelter while their block was being flattened during the blitz on London in the 2nd World War. They had scarcely reached the street when the woman turned to go back into the house. "What are you doing?" shouted the Cockney husband. "Have to go back. Forgot my false teeth". "For heaven's sake" the husband cried, "They're not dropping sandwiches you know."

Another one was about a military funeral which was attended by the grandmother and young son of the deceased soldier. Just as the firing party

Cavalry. There is an old adage that "Generals always fight the last war". Applied to the 1st World War it meant that the Generals started to fight that war the same as they fought the South African War. And how true, it was!

The second Canadian Division with whom I went overseas took over to England some armoured cars purchased in the United States. These were on parade in our final review before going to France in September 1915 by King George VI and Field Marshal Kitchener. As the King passed them he said to Kitchener, "These look very interesting", to which Kitchener replied something to the effect that they were just a toy. So they were left behind in England for quite some time. They could not replace the calvary which were taken along.

Churchill had a hard fight to introduce the first tanks in the Battle of the Somme which by they way, my battalion helped to guide into action for the first time. About that time an aide to British Field Marshall Haig said "The idea that horses will be replaced by these iron coaches is absurd. It is little short of treason".

This was called to mind by a recent article on Lt.Col. Harcus Strachan who won a V.C. leading one of the few cavalry charges in the war in 1917. We could not believe our eyes when his squadron galloped through our lines into a hail of German machine gun bullets and artillery shells. A few of them did get through the German lines and actually captured a German battery and 15 prisoners but at tremendous cost. Over two-thirds of them were killed or wounded and a larger percentage of their horses. What foolishness!

Billy Bishop. A recent play was entitled "Billy Bishop goes to War". Billy enlisted with the 2nd Division Cavalry who were encamped next to us on Dibgate Plain in 1915. We played a number of baseball games with them. Billy was quite a devil-may-care lad in those days, usually being one of the last in camp at night and I was told that his commanding officer was greatly relieved when later on he applied for transfer to the Flying Corps.

This side of his character was what turned him into a great flyer. He usually went out on his own while his German counterpart, Baron von Richtoven (finally shot down by Roy Brown of Toronto) always came over surrounded by his group. He seldom took on one of our flyers himself until the latter was isolated by his men and perhaps partially disabled. I actually saw this happen two or three times. His plane was painted red so could easily be spotted.

Trench Humour. At the Battle for Hill 70 in 1917 the wire to our Forward Observation Station was strung up along the wall of a communication trench. At one point a hand of a German who had been buried by a shell was sticking out of the wall of the trench so our signallers strung their wire through it as part of an initiation of a new man just out from England.

After dark they faked a break in the wire and sent the new man back to mend it. Not being able to see the wire he could only run his hand along it and shortly found himself shaking hands with the dead German. A little more grisly than a college initiation but in the 1st World War soldiers soon had to become callous towards death or they would have a nervous

gun when it was firing. He suddenly realized that it was one of our own planes they were shooting at but when he called this to the attention of the Officer in charge, the latter said, "Oh, don't worry, we never hit anything".

Actually I never did see a plane shot down by an anti-aircraft gun but I did see one shot down by one of our howitzers which was firing on a target behind the German lines. When standing behind a gun one could follow the shell for quite a way through the air. That day one of our own planes wandered across the trajectory of the shell and was smashed to pieces.

I discovered later that the plane was being flown by a well known pilot from British Columbia but no one except the Officer with whom I was chatting, while watching the shell, knew how it was brought down. We did not report it officially. Better to let his family think that he died in action with the enemy.

Nearly Shot Down. Connie Smythe's memoirs mentioned the row of sausage-shaped observation balloons that were usually lined up a few miles behind the front line. I was always curious as to how much the observers in their gondolas could see of what was going on behind the German lines, so one day I wangled an invitation to go up in one. However, when I reached it, the officer in charge said "Do you get seasick?" I replied that while I weathered the ocean, I usually got sick crossing the English Channel which is noted for its roughness.

There was quite a wind that day so the gondola was swaying badly and the officer discouraged me from going up. I was very glad that he did so because it wasn't long before the so-called "Red Baron" Richtoven came over with his squadron and one of them set fire to the balloon. My substitute got down safely, by parachute, but I did not envy him the experience. In a few cases bits of the burning balloon caught up with the parachute and burned it too, smashing up the observer when he hit the ground.

Greg Clark registered at the U of T the same day as I did in 1910 in, as I recall it, English and History. I was surprised by his size! His memoirs recall that when he arrived at Company Headquarters in the front line in France in 1916 he was blown down some dug-out steps by the blast of a shell, and when he picked himself up at the bottom, his Captain exclaimed, "Good God! It's half a man!"

The strange part of it was that he failed his first year; tried it a second time and missed again. So he joined the Star Newspaper in 1912 and certainly showed that one doesn't have to be a university graduate to be a good writer. How I enjoyed his stories as, no doubt, did many of you!

Mention was made of the fact that when he and his cartoonist, Jimmy Frise, left the Star to join the Montreal Standard with their "Bird's Eye Centre" stories, it said Greg did so "angrily" but did not go into detail. One of the things that Greg was angry over was that the previous year the Star had let go several employees the week before Christmas. Therefore, when he and Jimmy decided to leave the following year, they waited until a few days before Christmas before handing in their resignations.

that, after I had left in the afternoon, she had pushed a heavy wardrobe over in front of her bedroom door, concealing it completely so we soon fixed that. Perhaps she was afraid that if she went to bed one of the gunners might want to join her. But there was little danger of that because it was severely frowned on.

The only trouble I had in billeting was from one farmer who objected to giving up his bed and having to sleep in the barn. How many times I had to sleep in a barn in France and Belgium! And how happy I was when I had the opportunity of doing so! We certainly gave him short shift.

Edward VIII. Having met him quite a number of times in France in the 1st World War, when he was Prince of Wales, I was very much interested in a full page story in a Toronto Sunday Star, under the heading "Prince's Youth was Sad and Lonely", written by Frank Jones. He said that, while they grew up in royal spendour, they wept many tears of fear and their grim upbringing strongly affected their adult lives".

Jones said, "the tragedy of their loveless upbringing had at its roots the emotional coldness between George V, a cold martinet of a Naval Officer, and Queen Mary, a stately matriarch. They were an unsuited couple who were never able to show their true emotions while Queen Mary did nothing to soften her husband's harsh treatment of their children."

This recalled one time when the Prince of Wales stopped for lunch one day at our battery. He emphasized how much he enjoyed his visits to Paris as compared with London where there was for him too much protocol while he probably also had in mind too much George V. After he left we wondered if he would take the throne. My battery commander thought that there was considerable likelihood that he would not and this was almost twenty years before his abdication.

When I was in London shortly after that I met a nurse who had served in Buckingham Palace. She told me some stories about her experiences there. One was that as pointed out in the Star article, the royal children had little contact with their parents except in a very formal way. They would line up outside King George's room and march in in a very formal way. There were few affectionate greetings by their parents and King George would have a very formal chat with them. She told how after coming out of the room one day, George gave Edward a kick in the seat of his pants and said, "You may be No.1 in there but out here you are just one of the boys".

Now I am not condoning in any way Edward's behaviour. He let us down badly and paid a high price for it as I don't believe he was every happy after he abdicated. He didn't anticipate that it would cut him off from his family and friends the way it did. And after all, George VI who suffered the same upbringing, with his stutter to boot, carried on magnificently with the help of a charming and capable wife, the present Queen Mother.

Edward could have done the same thing but he preferred to break protocol and play around with a number of other men's wives. On a visit to Toronto, when he was the guest of Lieut. Governor Cockshutt, it was reported that at a ball in his honour, he did not dance with his host's two younger

breakdown as some did. And it wasn't fatal as was the initiation at the U of T of a Brampton student who had his neck broken when thrown up against a wall.

The sad part of this fatal initiation was that this chap had had to help his mother run the farm when his father died just as he graduated from public school. However, he was determined to become an engineer and when he was 25 managed to go to high school where he completed the four years in two.

Bayonetted. I once was asked, "Did you ever use a bayonet in the War?" The answer was "Yes, on myself". It was in bayonet practice. I was teaching a classs how to "unfix bayonets" (take them off the muzzle of a rifle). One of my class, Hume Wrong, son of History Professor Wong at the U of T, subsequently a close friend of Mike Pearson, and a prominent civil servant in Ottawa and Washington, was having difficulty doing so and I said to him "Give it a real Whack, Hume, like this". I gave mine too big a whack. It flew up and the point struck me between the bridge of my nose and my right eye. A half-inch to the left and my war experience would have ended right here in Canada. The eye got badly infected but cleared up after a few days in hospital.

In a somewhat similar situation my father wasn't so lucky. When he was 12 years old he shot an arrow up into the air and looked up to see where it was coming down. It landed in his eye and despite all efforts to save it, he lost the sight of the eye. I did not know of this until one day, when I was five or six years old, I proudly showed him a bow and arrow I had made that day. He promptly broke both over his knee and told me his story. However, he was able to read without glasses with his one eye until he was over 65 which is probably the reason why, at 88, I can still read the telephone book without glasses.

Tiddley Winks. While I was in training for an Officer in the Artillery, I was stationed in Ross Barracks, just outside of Folkestone in England. One evening I met a volunteer worker at the Y.M.C.A. canteen, Mrs. Moseley. She was one of the Ogilvy Milling and Department store people in Montreal. She invited four of us trainees to make use of her apartment whenever we wished, giving us a key to it. After she finished working at the Y, she came home and served us tea or coffee and biscuits.

One evening when we were there her son arrived unexpectedly from Montreal and got a real shock to find in the apartment not his Mother but the four of us playing tiddley-winks, one of Mrs. Moseley's games. It was far from his conception of a soldier's evening which usually was confined to the gambling game, Crown and Anchor, or cards, with beer.

Germany. We are continually reading stories about the ill-treatment of women by invading armies. How different it was when we Canadians marched through Germany up to the Rhine! For example, I was the billeting officer and one night, after I had gone to bed, two gunners came over to say that I had not allowed a bed for the woman who owned their billet, and she was going to have to sleep in a chair all night. Otherwise, they would have to give up their bed.

I got dressed and went over to see what had happened. I discovered

grandeur in my new appointment, I was soon brought down to earth when Gordon Beatty met me outside this room. He said, "You are a big shot outside now, Ross, but you will appreciate that here you are still just a 'dollar ten a day' private. I will buy you a drink but after that you are on your own." In other words, I would have to pay for my own dinner as well as those of my guards, the first time I have had to do so at an outside dinner since my appointment." I had arranged, however, for the band of the Royal Regiment, who were dining next door, to play God Save the Queen as he came into our room.

Ross told me an amusing story about the first time he had to say the opening prayers in French after he was appointed Speaker of the House of Commons at Ottawa, After the session closed he asked the Prime Minister, then Louis St-Laurent, how the prayers had gone; that is, had he understood what Ross Said? St. Laurent replied, "I think I did but I doubt if God would".

On Television. One year I was invited to take part, on November 9th, in a live Remembrance Day telecast on C.B.C. in which my interrogator was Lotta Dempsey, who was also a columnist on the Toronto Star. I had no advance information as to the questions she would ask but knew, of course, that they would be related to war.

It was a very interesting experience. From the time Lotta and I were made up together down to the count 10-9-8-warning us that we were about to go on the air and during the telecast, Lotta put me so much at ease that I was not the least bit nervous.

One of the questions she asked enabled me to get off one of my pet gripes about the 1st War. It was always beyond my comprehension that the High Command would, at Passchendaele on November 6, 1917, order our men to climb out of their trenches, wade through mud up to the knees in a veritable hell of shell and machine gun fire to achieve an advance of only a few hundred yards. It cost us thousands in casualties and did little or nothing to help win the war.

The following story by a Canada Life veteran, Russ Lief, confirms this. "In the early hours of November 6th, 1917, we went over the top on the Passchendaele front and between 10 and 11 a.m. I was wounded by shrapnel which was deflected by my diary in my right breast pocket. Who knows--it may have saved my life. Within a short time, I was picked up by stretcher bearers and left in a shell hole. The following day I was picked up by the stretcher bearers, placed in a mule-drawn transport, and taken to a base hospital." But imagine being left wounded in a wet muddy shell hole for twenty-four hours! It would be bad enough in a hospital bed.

Russ said, jokingly, that it was probably one of the shells from my battery that hit him, but I told him that as Brigade F.O.O. (Forward Observing Officer) that day I was tagging along not far behind him to make sure that our shells were not hitting him.

He could have felt that some of our shells were coming from behind because some of them were actually doing so but they were German shells. We

daughters but instead dallied with a married woman. When he returned to England, she accompanied him home on the ship and as a result, was divorced by her husband.

I should note that, regardless of what Jones said about Queen Mary at home, she had the deep affection of the British people. This was demonstrated whenever I attended a function at which she was present. At the coronation of George VI and Queen Elizabeth, which I attended in 1937, she got a bigger hand than they did. Elizabeth was not known well then.

Ernie Gill is claiming a possible relationship with the new Royal Prince William. It is said that this name originated with Lady Di's Uncle William Gill who was a native of Aberdeen. It so happens that Ernie's great grandfather was named William and he too came from Aberdeen. A good try but it did not get Ernie an invitation to Prince William's christening.

Back Home. I was very fortunate to get back home with a whole skin --no wounds--except for a scrape I received when I was thrown from a horse. My only souvenir of the war was a chronic cough. For a time I thought that this was due to smoking so I stopped smoking three years after I returned home but I still have the cough. I could only conclude that this was caused by gas. It has left me with a little touch of emphysema. Batteries were at times subjected to heavy gas attacks and in one heavy dose of mustard gas, during the Battle of Hill 70 in 1917, I was caught without my gas mask. Several of our gunners had to be evacuated to hospital there.

Chlorine gas was also used during the war and I could appreciate the importance of the safety precautions that were taken in the evacuation of Mississauga following the recent railway wreck there when a carload of chlorine gas was involved.

Remembrance Day. This is a day when the survivors of the two world wars get together to share memories, now confined mostly to happy memories rather than sad ones. Our first war ranks are getting thin, the average age now nearing 90.

At these annual dinners we have three formal toasts--one to the Queen, one to Fallen Comrades, and one to the last two survivors. The toast to Fallen Comrades is followed by two minutes of silence which is preceded by Last Post (Goodnight) and followed by Reveille (wake-up) sounded by a bugler. The last two survivors are to crack the bottle of champagne purchased just after the end of the war, which at our meetings is held high by the proposer of the toast, and toast each other. According to my mortality tables, they will then be 99 and if they down the champagne, which has been kicked around for almost 80 years, I fear there will be no survivors after that--the last two will drop dead right there.

At these dinners all army rank and status in civilian life is set aside. At our first reunion dinner after he was appointed Lieutenant Governor of Ontario, Ross MacDonald, who enlisted with me as a private, was asked to make a few remarks. At this reunion he was accompanied by two security guards ordered by the Prime Minister. It was during the 'Quebec Crisis'. Ross prefaced his remarks by saying, "If I had any illusions of

Our shows were musical comedies staged at the old Victoria Theatre including among others "Queen High", "Hit the Deck" and "Anything Goes". When attending one of them I made quite a faux pas. In one scene the chorus came in with the girls holding up in front of them papers which covered them from the top of their heads to their hips. I said to my wife, "That girl second from the right is in the actuarial department". In those days dresses almost trailed on the ground and my wife quite reasonably asked, "How do you know?" No more comments on legs!

The picnics were held at Mr. Cox's beautiful estate, Ennisclaire, at Oakville. They were perfect for this purpose having a polo field for our games, when the weather was fine, and an indoor riding school, if it rained. The house was like an antique gallery. Ennisclaire is now part of a subdivision retaining its old name.

Actually the 1920's were probably as happy as any decade in this century. The economy was booming and we believed, misguidedly it is true, that the recent war had put an end to all wars. We had not shaken the colonial complex and did not have the American craze to do everything bigger and better than anyone else. In other words we, as a nation, were not pushing to get ahead fast and so were relieved of today's strain to do so. We were poor but we were happy!

Since then we have had a great depression followed by another war and now, as Malcolm Muggeridge, the old English curmudgeon, writer, broadcaster and onetime Editor of Punch, puts it "We Canadians should be able to live happily and fruitfully in so vast and productive a land. In practice, we are willy-nilly involved in the confusion, tumult and fantasies of a world going through one of those periods of breakdown and change that occur from time to time in our human history".

Changed Business Now. I pity the Officers, Department Heads and Field Forces of the life insurance companies today as compared with their counterparts when I joined the Company in 1919. Then we were concerned almost entirely with Ordinary Life, Limited Payment Life, and Endowment policies and annuities with a relatively small amount of Term insurance--no Group life, health or pensions except for individual pension policies--while competition was confined largely within our own industry.

How different it is today! Now we are stacked up against other financial institutions--the chartered banks, trust and mortgage loan companies, credit unions, caisses populaires, and trusteed pension funds. They are siphoning off a good deal of the savings element of our life and endowment business, leaving us with a much higher percentage of Term. At the same time we are faced with the Canada Pension Plan and Old Age Security, to say nothing of inflation which eats into the purchasing power of policy proceeds. It is an increasing battle to hold our own and maintain our share of the people's savings.

Within the life insurance industry itself, we have to battle for all forms of Group Life, Health and Pensions, Registered Retirement and other savings plans. Not only that but some companies are introducing policies under

were very close to the left edge of the Ypres salient--a big bulge in our front line--and there were German batteries and machine guns to our left rear. I recall huddling in front of a tombstone in a civilian cemetery for a few minutes while a German machine gunner tried to pick us off from behind. It gave one a far worse feeling than being shot at from in front.

Russ' experience parallelled that of another friend of mine. Howard Leeming, partner in Ames, except that Howard had a wound in his head. Lying in the shell hole in the middle of the night he decided to end his suffering but when he pulled out his revolver to shoot himself he said to himself, "I didn't join the army to act the coward", and put it back again. It was lucky he did so because he lived, with a plate in his head to cover the hole, up until a few years ago.

A propos the mud, one day Charlie Martin, later a Manager of the Manufacturers Life, got so deeply mired in it--right up to his hips--that we had to place a plank on each side of him for footing to heave him out.

CANADA LIFE

I started to include some early Canada Life history here, going back to its formation in 1847. However, since this might not be of general interest, I am including it in an Historical Appendix and confining myself here largely to happenings after I joined the Company in 1919.

References. A few days after I applied for a job at the Canada Life our Brampton Town Engineer came up to the house where I was cutting the lawn and said to me, "Lorne File, an old friend of Varsity days, has asked me for a reference for you. Let's go into the house and cook him up a good one". We did so and ever after that I placed no value on written references. No one likes to put any derogatory remarks in writing. The only way to get an honest report is by telephone.

The Nineteen Twenties. At one of the meetings of the Editorial Board of the Pelican Post, Muriel Woods cautioned against putting too much emphasis on old age. As she said, Pelican Post readers are already aware of it. I am wondering if I have not placed too much emphasis on low salaries in old days. Sure we were poor! The usual starting salary was $40 - $50 a month although I, as a 25-year old with a Master of Arts degree in Mathematics, was granted the lordly salary of $70 a month. Most of us had to wait quite awhile before purchasing a home with all the fancy equipment most young married couples want to have right away now-a-days. We had no television and very little radio. Few of us could afford motor cars for the first few years. We had to make our own fun and we did.

The Company being smaller we had more intimate contacts with our fellow workers. We had our dinners, our shows, our dances, our picnics and were more involved in company sporting activities.

The dances were attended by all the Senior Officers. I recall one dance in the old Jenkins Art Galleries on College Street (later the home of Ward-Price Auutioneers) where even President H.C. Cox was present although he did not dance.

which the premiums or returns may vary with the return on company investments. This is thought to be a new idea but the so-called Minimum Rate Series of the Canada Life beat them by a hundred years. Then interest rates were high and the Company issued these low rate policies with a provision that if, as time went on, these rates proved inadequate to provide the guarantees under the policies, liens--sort of negative dividends--would be imposed. Interest rates did fall and in 1900 the Company felt it necessary to establish higher policy reserves and for some years liens were imposed. Complaints were loud and long although actually the net returns under these policies were pretty good. But it is the old story of "nothing new under the sun".

Within recent years we have seen variable annuities go sour. So the companies selling these variable life insurance policies may live to rue the day they introduced them.

The job of President of a life insurance company is certainly no sinecure. Of the last five inside Presidents of the Canada Life, three suffered heart attacks while a fourth suffered a nervous breakdown. Within the last couple of years the Presidents of two other Canadian life companies have had to resign because of ill health.

Neighbourhood Development. A recent magazine article said that the area west of University Avenue and south of Queen Street--just to the southwest of our office--"is being rapidly bought up by investors and speculators, who are anticipating a billion dollar boom in that area".

In the early days of Toronto most of the development was to the east of Yonge Street down to the Old City Hall at Front and Jarvis. About the only things of special note west of Yonge and south of Queen were the railway station and Queen's Hotel. Now the area down around Front Street from University to Spadina and south to the Waterfront is booming-- the C.N.Tower, the proposed Convention Centre, the proposed C.B.C. English language headquarters, the two new Sun Life buildings, the Roy Thomson Music Hall replacing the old Massey Hall, the Marathon University Place Tower and the Royal Bank Computer Centre.

The western Sun Life building neighbours on new St. Andrews Presbyterian church which occupied one of the four corners of King and Simcoe Streets. These were formerly referred to as Salvation, Education, Legislation and Damnation, the other three corners being occupied a hundred years ago by Upper Canada College, the residence of the Lieutenant Governor of Ontario, and a hotel with an open bar.

When I came to the university in 1910, two of my classmates, one of whom was an uncle of Norm Armstrong, started rooming with an aunt of the other one on Simcoe Street between Queen and Richmond. However, the University made them move elsewhere feeling that the neighbourhood was not a desirable one. Perhaps they had in mind that the red light district was then around Pearl Street, two or three blocks south.

Rooming and Boarding Houses. Speaking of rooming house, with the proliferation of apartments, rooming and boarding houses of the old type seem

to have largely disappeared. They had their attractions but also their inconveniences. In one rooming house on Brunswick Avenue in which I lived for four years, there were ten of us to one bathroom. However, by taking our baths in the evening we gradually got ourselves synchronized to it.

In the boarding houses there was much fraternization around the dining table but, aside from the odd chat in the halls, very little in the rooming houses. Armstrong and I had the front room on the third floor of the house mentioned above, while two girls--music students--had the back room. One of them was a daughter of the Lieutenant Governor of Prince Edward Island; the other a cousin of Lotta Dempsey, former columnist of the Toronto Star. We were never in their room and they were never in ours. Nor were we in any of the girls' rooms on the second floor. There was a different moral standard in those days and I am sure that, had we started visiting in the girls' rooms, the landlady would have intervened.

Back in the Twenties Ernie Gill, former Canada Life President, and a lawyer friend, Jim Gow, ran their own boarding house on Bloor Street just west of Spadina; hiring a housekeeper to do the work. Among friends who boarded with them were Harold Cook, Don Ellis and Bruce Davidson of the Actuarial Department. After Ernie and Jim got married, "Cookie" took over for a few years.

Among the boarders in one boarding house I lived in was Nettie Ross, sister of our Bruce Ross. Around the dining table the men used to tease the girls about their boy friends. It really wasn't fair because the girls did not have a chance to look over our girl friends. Nettie's boy friend was a very junior bank clerk earning probably around $25 a month. We critics commented to Nettie that he looked very nice but we thought should could do better financially. But she married him and had the last laugh. He was Bert Ashforth, later President of the Dominion Bank and Director (now Honorary Director) of the Canada Life.

Pallbearers Party. On one of the birthdays of Dr. Sam Streight, our former Medical Director, his wife Ada, wanted to have a surprise party for him, to include a few of his closest friends with their wives. But how to select these without showing her hand? She finally hit on a unique idea. She said to Sam, "We are getting along in years and some day one of us is going to be faced with the problem of choosing pallbearers for the other one. If I have this sad duty to perform, who should I pick?" Sam named six men including J.D.Williamson and myself from the Canada Life.

It was a complete surprise to him when he came to the door, but I said, "Don't be nervous Sam, we are your pallbearers but tonight we are here to help celebrate your birthday, not to bury you." It was a grand party--one to which we afterwards referred to as "The Pallbearers Party".

Canada Life Agents. Over the years we have had a number of characters in our Field Force, among whom the most successful were Duncan and Beverly Robinson. They were grandsons of Sir John Beverly Robinson, Chief Justice of Upper Canada.

The Robinsons were a great team. Bev set up the interviews and Duncan conducted them. One time, when I was in London, Ontario, Bev took me

along when he called on a prominent merchant there. After his initial pitch, he produced some letters of reference from some prominent people whom they had written up and then started to set a date for an interview. The prospect was hesitant at first but then he asked, "When will your brother be in London?" "Oh!" replied Bev, "my brother conducts all his interviews in our Toronto office where he has all the data and other material he needs at hand". This surprised the prospect but he finally agreed to come to Toronto on a certain date.

The Robinsons later moved to Buffalo and then to New York. One time when I was in New York Duncan introduced me to the President and two senior officers of a large steel company in Akron, Ohio. Bev had persuaded them to come all the way to New York to talk to Duncan.

The Robinsons were always promoting a few ideas on the side. For example, coming back from London, Bev said to me, "Do you feel perfectly normal, Gordon?" I said, "I thought so. Do you notice anything unusual about me?" "Oh, no! I meant physically not mentally." They were promoting some sort of diet similar to the old Hay diet. He urged me to have lunch at an upstairs restaurant on Yonge Street which specializes in this diet. I tried it but was not impressed.

Then Duncan, in particular, went in strong for records. When I told him that I was interested, he asked me if I had a flair for music. When I said no, he wrote me a long epistle telling me just how I should go about building a collection, starting with musical comedy and working up to Bach. He had about 1500 records himself, a good many of which he carted up to his summer home on Lake Simcoe each year, together with a player which he said was second to none in New York. It did sound excellent when I visited him at Lake Simcoe.

Then he got a craze for the composer Berlioz. Up to that time the record manufacturers had steadfastly refused to supply records free to any museum but Duncan was not happy until they changed that practice. He not only had them supply records for the Berlioz Museum in France but ship them over at their expense.

A great pair, the Robinsons!

Glen Johnson, our former Manager at Salt Lake City, now one of the head men in the Mormon Church, told us at lunch one day how, after he returned from the 2nd World War, he and his brother, who was also with us for some time, were sent on a mission up in the northeastern United States to recruit new members for the Mormon Church. They were given only railway fare to the point of departure. After that they were on their own and had to depend on the generosity of the people they called on to give them meals and lodging without asking for it. Jim Murray asked them what was the longest time they had to go without anything to eat. Glen said, "One whole day". However, on the evening of that day they were allowed to bed down in a barn. In the morning they knelt down and prayed for some sustenance and lo and behold in a short time, down came the farmer's wife with some bacon and eggs. At which Jim asked, "And how loud did you pray, Glen?"

Kosher Food. I once went down to breakfast at a convention with one of our Jewish agents. Pointing to some ham, he said, "Give me some of that beef". "That isn't beef", said the waiter, "that is ham". "Who in hell asked you what it was", said our man, "give me some of that beef". He was like the monk of whom it was told that every Friday, he baptized his steak, "Cod"

The well-known American author and commentator, Theodore White, an orthodox jew, had to go along with a similar subterfuge one time in China. He had been invited to a banquet in his honour by Chou-En-Lai, Mao-Tse-Tung's right hand man, and one of the most brilliant Chinese of his day.

The main course was a golden brown crackle-skinned pig. It was the custom in China for the guest of honour to be the first to "break the crackle" with his chop sticks. When invited to do so, White explained that he was Jewish and their religion forbade them to eat any kind of pig meat. However, Chou said, "Teddy, this is China, look again, it may look to you like pig but in China, it is not a pig, this is duck". Everyone burst out laughing. White plunged his chopstick in, broke the crackle of the so-called duck and ate his first mouthful of pork.

Indian Chief. On the way to a Sales Conference in Banff, Johnny Munro, Senior Vice-President and Director of Agencies and the well known football referee, and I with our wives went around via Jasper Park and the Icefields. On the way I got some grand movies of Johnny feeding bears almost out of his hand amid loud protests from Bette and Anna, who, perhaps wiser than we, could not be persuaded to roll down the car window more than a few inches to hand out some more food. Actually, however, the bears on that road were well fed and there were no cubs in sight.

I missed a great shot at Banff by not having my camera handy--a mother bear came up near the verandah with two cubs. She sent the cubs up a tree while she scrounged around for some food. The cubs soon came down whereat the mother gave each one of them a good whack on the seat, virtually lifting them up the tree again. The Anti-Spanking Association should look into that sort of thing.

During that particular conference Bert Gooch, at that time Vice-President and Director of Agencies, was installed as an Honorary Chief and his wife Muriel a Princess of the Sarcee tribe of Indians. It was an interesting and colorful ceremony with several chiefs and old medicine men on hand to participate in the ceremony, all in their finery with head dresses and war paint. Bert and Muriel were dressed up and painted similarly. Bert was given the name of Chief Kuidonie-Mioclaci, which translated means Chief Friend of Man, the closest they could come to Chief Friend of the Field Man.

Following the installation the indians, now including Bert and Muriel, staged some dances. These were in slow motion and I am sure that at times Bert, whose only speed is high, must have felt like borrowing an arrow from an Indian to give some of the dancers a prick in the seat to speed them up.

When we were at Jasper Park Lodge we had an evening with their son Michael, and Leighton McCarthy, son of John McCarthy, who were employed there for the summer. It was against hotel rules for an employee to have dinner with guests in the dining room but, since we were connected with the Canada Life and the Company was holding a conference there the following year, the Manager waived the rule.

The other students employed in the dining room had a field day with Leighton and Michael saying to one or the other "are you enjoying your stay here, Sir?" "I think you would find the lamb very good, Sir", "Will you be playing golf tomorrow, Sir", and so on.

The number of Actuaries has been declining in recent years. During the past five years the number passing Part I of the examinations of the Society of Actuaries has declined as follows:

1976	- 1654
1977	- 1526
1978	- 1523
1979	- 1285
1980	- 1247
1981	- 1225

This situation is causing concern in the minds of the President and some of the members of the Canadian Institute of Actuaries. They feel that they may have trouble turning out enough actuaries in the future at a time when demand is increasing. Moreover, the Federal Superintendent of Insurance is considering some new regulations which would require an additional 50 or more actuaries in the property and casualty insurance field.

One hopeful sign is that there are now 27 women actuaries, including our Judy Engels and Sylvia Lam, and the percentage of women studying to become actuaries is increasing. We now have 32 Fellows of the Society or British Institute of Actuaries on our staff.

Superman. A good deal of attention has been given recently to an attempt to breed supermen and women by mating up brilliant men and women. This might provide the background but, based on an experience of mine, the experiment will have to be carried on far beyond birth.

We once had a boy in the department whose father and mother both rated at the top of their classes academically and who blossomed well later on in life. They felt that their son should be a super-dooper and, I am afraid, tried to develop him as such.

I knew the father, and when the boy came in he told me of their hopes for him. Perhaps they pushed him too hard or perhaps he muffed the training but, at any rate, he did not stand out with us and left after a couple of years. The next thing I heard about him was that he had committed suicide. Poor lad!

I have a picture hanging on my apartment wall of which I am very proud. It is of the Board of Directors of the Canada Life, taken at a Board meeting in 1959, composed of many men prominent in public and business life. These were Elmore Patterson, Chairman of Morgan Guarantee Trust, New York; The Honourable Leslie Frost, former Premier of Ontario; T. S. Duncanson, Chairman Moore Corporation; S. M. Wedd, former President of Canadian Imperial Bank of Commerce; Wm. Macklaier, Barrister, Montreal;R.A.Laidlaw, Vice-President; E.C.Gill, President; Graham Towers, Chairman, former Chairman of the Bank of Caanda; John McCarthy, Vice-President; William Nicks, Chairman and President Bank of Nova Scotia; Roy Gordon, President International Nickel Company; J.G.Hungerford, President National Trust Company; A.C.Ashforth, President Toronto-Dominion Bank; Raymond Dupuis, President Dupuis Freres Department Stores, Quebec; and myself. Absent- Neil McKinnon, Chairman Canadian Imperial Bank of Commerce; W.R.Whiteford, Chairman Gulf Oil, Pittsburgh; and A.N. Mitchell, former President Canada Life.

Beryl Plumptre. I just dug up a special story on our Director Beryl Plumptre in the Toronto Globe and Mail, written last year by their Ottawa Correspondent, John Fraser, under the heading, "The Lady's far too busy for brooding". It read as follows:

"In her heyday, when she was Chairman of the Food Prices Review Board, Beryl Plumptre was like no one else who loomed large on the Canadian public landscape. She was of the government, but not paralyzed by it, as her enthusiastic attacks on sinning ministers proved; she spoke up for ordinary Canadians at the same time as she chastized them for wasteful and unintelligent eating and buying habits. She never hesitated criticizing the media when they erred and yet she succeeded in winning them to her side and her cause. From such contradictions there are lessons to be learned, and because she is still as militantly forthwright as she ever was, there is no one better to learn them from than Mrs. Plumptre herself.

"Her alleged 'retirement' came in 1976 after she had made a brief move to the Anti-Inflation Board. At the time many people thought that the Government had eased her out because she became a large thorn in its side. Although there was certainly a number of powerful people who were hugely relieved at her departure, the real reason she left was to be close to her beloved husband, the distinguished economist, Wynne Plumptre, who was dying. A warm and engaging woman, Mrs. Plumptre remains an activist--brooding is not her fate--and anyone who wants to talk to her about anything is warned to have his wits about him."

Another writer listed Mrs. Plumptre along with Margaret Hamilton, then President of Thomson's newspapers as the most outstanding women in public view in Canada. Margaret has recently resigned as President of Thomson's and is now married to their U.S. Vice-President. She was for some years a neighbour in my apartment house but has now moved to Florida. Her father was a Branch Manager of the North American Life in Galt, now Cambridge.

U.S. Examiners. At regular intervals every detail of our business is examined not only by officials of the Ottawa Insurance Department but by a team of examiners from the various State Insurance Departments in the U.S. The Canadian examiners would not accept any company hospitality but the U.S. examiners would and I recall a farewell dinner we gave one of their teams at the Royal York Hotel.

After the dinner was over, Norm Watt, who had played football for McGill and Argos, discovered the Montreal football team, who were up her to play Argos, bedded down the hall from us. He invited them to join us which a number did. The U.S. examiners were keen crap shooters and soon had the Montreal players rolling the dice. The party went on until between one and two o'clock in the morning, by which time the examiners had won most of the Montreal money.

Next day the best that Montreal, who were odds-on favourites to win, could do was to hold Argos to a tie. The sportswriters were astounded. They simply could not figure out what happened. We knew. The Montreal players had not only lost a lot of sleep but a lot of money.

The cover picture on one number of the Pelican Post was a copy of a painting by A.J. Casson (now the last surviving member of the "Group of Seven" painters) of the procession of King George VI and Queen Elizabeth passing the Canada Life on their visit to Canada in June 1939. For this occasion we had a stand erected for Canada Life employees on the south lawn.

At the end of this article there is a copy of a photograph of Queen Elizabeth inspecting this painting, on a subsequent visit, when it was on display in the Campbell House after that house had been re-erected on our south lawn.

Some may not know about the Campbell House. It is a handsome red brick house built in 1822 by Sir William Campbell, Chief Justice of Upper Canada, on Adelaide Street East (then Duke St.) some ten blocks from the present Canada Life office. It was bought by the Advocates Society, a group of some 650 Ontario lawyers, and on Good Friday March 31, 1972, it was trundled on six dollies (with a total of 56 wheels) along Adelaide Street and up University Avenue to our lawn.

To allow for the moving, skilled crews took down Hydro, telephone, and streetcar cables and swung street lights out of the path of the moving house. Cables were quickly reconnected after the procession (which moved at the rate of about 1,000 feet an hour) passed.

Some restrictions have prevented us from building an extension of our Canada Life building on the south lawn. Under an arrangement between the City and the Sir William Campbell Foundation, established by the Advocates Society, we leased the land to the City for a rental equivalent of the annual taxes on the property which then amounted to approximately $45,000. The City in turn leased the land to the Campbell Foundation for a nominal sum of one dollar.

A Culture Broker. An article, by Marq de Villiers, in the March number of the magazine Toronto Life, under the heading "THE CULTURE BROKERS - measuring the power of an arts establishment", gave the highest rating in the Arts in Toronto to our longtime Board Vice-President Bobby Laidlaw. The first paragraph of the article read, in part, as follows:

"There has never been an Imperial Presence in the Arts in Toronto; even Lady Eaton, the closest we have ever come to a dowager grande dame, never owned the city's culture in the direct and arrogant way of, say, Dorothy Chandler in Los Angeles, or the Vanderbilts in turn of the century New York. Toronto's tone is different--more diffident, more respectful, in a word nicer. The prototypical Toronto patron was the late Bobby Laidlaw, fairy godfather to the National Ballet and the Ballet Shcool. It was said of Laidlaw, whose money came from a lumbering business, and who was always good for 10-grand when the coffers were low, that he loved to stand in the wings and have the ballerinas blow him kisses. It seems a modest price to pay for the financial support he gave them. (Among other things, he left the School his mansion on Jackes Ave. when he died.)"

Incidentally, Bobby was one of Canada's greatest polo players--a 10-goal man, the highest rating.

Art of Retirement. Our Pelican Post Editor once asked me for a contribution on the "Art of Retirement". My prime advice was "Don't rush into anything". Some people, before or shortly after retirement, perhaps to facilitate travel or a winter holiday in Florida, sell their home and move into an apartment. There is a danger in this, particularly if one does not own a cottage. This has been pointed up by the reaction of some of my friends who have done it. My neighbour here, a retired secondary school principal, almost suffered a nervous breakdown because of the resulting inactivity.

It is also unwise to put off a move too long. I recall W.R.McConnell, our former Superintendent of Western Mortgages, telling me when up in the seventies that they should have moved into an apartment two or three years before. By that time he and his wife just could not face the strain. It was not just the move itself but getting rid of all the surplus household goods and treasures which could not be fitted into an apartment.

You must continue to keep active after retirement. There are many ways to do it, in various charitable activities, the church, sporting activities, shopping and the household chores. You will fit into such work better if you have embarked on it some years before retirement. It is not so easy afterwards but still quite feasible.

Just walking fills in time and is an excellent form of exercise. Try to have an objective on your walk as opposed to just going around the block. For example, walk to the supermarket if not too far away, instead of driving. This can be made interesting too. I get a kick out of checking up on the bargains, figuring out the savings on larger sizes and so forth. Then I draft the answers to letters and most of my reminiscences on my walks so that I only have to write them down on my return.

Incidentally, the Canada Life is receiving a lot of publicity about its Fitness program, set up in collaboration with the Dominion Government. The results have been very striking. Comparisons have been made with the experience of another life company which has not yet set up such a program. During the past year the absentee rate in the Canada Life has been about 40% lower than in the other company. Consideration is now being given to extending our program to pensioners if they wish to participate. It has been.

Pre-Retirement Planning. Canada Life people received some great publicity in two articles headed "Primer for Retirement" on the front page of the second section of the Toronto Star on November 20-21, 1981. The major contributors were two retired officers, Bill Jacobi and John Withrow of Canada Life. Great emphasis was placed on the importance of activity after the retirement age is reached, and Jean Tompkins, Glenn's wife, was cited as a prime example. She teaches needlepoint and sells it in a store, the "Nimble Thimble".

Bill Jacobi was quoted as saying -

"It is just as important for women who have devoted their lives to being wives and mothers to set out in a new direction when their husbands retire". He recommends husbands take over many of the household tasks to give their wives more free time.

"Changing overnight from a work ethic to a leisure ethic takes some adjustment. The best way is to have realistic expectations and to plan years in advance.

Early planning is necessary because in spite of what you say and promise yourself, retirement is not going to change you fundamentally".

Lack of planning is bad because it puts you in a rut and the only difference between a rut and a grave is death.

The key is to develop an interest well before you retire that will give you a sense of satisfaction and creative fulfillment. Among the vast range of activities that you can pursue in retirement, Bill cites:

- Volunteer work for organizations such as Red Cross, United Way, Meals on Wheels, Big Brothers, Big Sisters, etc.

- Continued Education. Go to the University and take an absolutely useless course for the pure excitement of learning.

- Planned Reading. Join a literature discussion group or the Book of the Month Club. Read or re-read literatures "greats".

- Write a book - Writing about your experiences, even if you only jot it down in a scribbler gives meaning and purpose to your life.

- Second Career. Most people have some skill, some expertise that someone else is willing to pay for.

- Take up a hobby. It need not be something just to pass the time. It can be something of a lasting and consumer interest. Often, it expands into a second career.

Aging. The Globe newspaper recently ran a series of articles on Aging. I was particularly interested in two paragraphs, one of which empasized that mental activity is just as important as physical activity; the other that it is never too late to mend your ways in either activity. These paragraphs are:

"One of the most interesting findings: inactivity ages the body and the brain. The whole notion that we should do less as we grow older should be thrown right out the window. Everything improves with use and declines with disuse. That includes the brain which just might be the key to the aging process and to health in general. What researchers like U.C.L.A.'s Dr. Arnold Scheibel are hoping to prove is that a brain kept young by use will also keep the body younger".

"Is the older individual trainable and to what extent? Studies have shown that it is possible to improve one's exercise capacity to effectively set the clock back 15 or 20 years. Though the older person may start at a lower point, the percentage gains of both older and younger people in the same training program are similar. I'm not saying to let yourself go to hell to 70 and then condition, older people should not move too quickly from a sedentary lifestyle to a vigorous exercise program but we saw a lot of improvement at age 70 and even past 80".

I might have been a good guinea pig for these researchers because I have kept active mentally and physically all my life and, now 88, I am in good

health except for some weakening in my legs and hearing. I have outlived the rest of my family of nine children in which I was number five. On a recent examination a medical specialist described me as a 65 year old 88.

Outside the Canada Life I have kept active in committee, editorial and other work in various actuarial and insurance organizations, in veteran affairs, the university, United Church headquarters and my local church. I have also written five histories: my first war battalion, Reminiscences of an Old Soldier and Actuary, my family, a close friend Ernie Gill, and my United Church.

I joined the Central YMCA in 1912 and exercised there until I got tied up with a house and later a cottage, when no one runs out of exercise, and I played golf. Since I moved into an apartment I have always done at least a half an hour of physical exercises in the morning and a lot of walking --although Dr. Arthur Parks has recently cut me down to a mile. I also do my own housekeeping.

In all my exercises I go in for a lot of deep breathing to help keep in check the cough and touch of emphysema I inherited from gas in the First War which Dr. Sam Streight said would likely shorten my life.

Having now almost bragged about my longevity, it may be just the irony of fate for me to run into some physical trouble and have to give up the Pelican Post. Otherwise, I am hoping to outlive my life expectancy of three years on the job--unless Barry Patton fires me.

Sun Life. In its March issue the Toronto magazine "Saturday Night" devoted its front page and twelve and a half inside pages to the "Resurrection of the Sun Life -- How the life insurance giant is adapting to the 1980's" by Mark Witten. "Like many Canadian life insurance companies Sun Life has been buffeted by the economic turbulence of the 1970's; how is the company adapting in the 1980's?"

"The Sun Life was established in 1867 at which time Robertson Macauley was hired away from the Canada Life to be the Secretary. In 1879 he was appointed Managing Director and later President. He was a dynamic Scot who gave the Company a great start. He was succeeded by his son T. B.Macaulay."

The article says that "T.B. is remembered today as the President who did more good and more harm than any other. Undoubtedly the key event, over the past half-century, was his gross financial miscalculation. By October 1929 this enterprising and dynamic President had invested 52% of Sun Life's assets in common stocks. Then the depression of the 1930's hit these stocks and they were so depressed that the Canadian Government had to introduce special insurance valuation regulations to allow the Company to continue to do business legally. It suffered hard times and a serious decline in morale through the 1930's and the 1940's. For two decades hiring was virtually frozen and growth severely limited.

The most lasting effect of Macauley's fatal fondness for common stocks was that it produced a long line of presidents and chairmen obsessed with making Sun Life so financially strong that nothing short of a nuclear holocaust could put it in peril. Ever since the reign of T.B.Macauley, Sun Life has been synonymous with stability rather than change."

The article pointed out that other factors had contributed to their decline such as the swing away from whole life insurance to term. Recently the move of their Head Office from Montreal to Toronto has created a very disturbing situation. In particular their business in the United States has not prospered as well as that of other Canadian companies.

Car Insurance Claim. Some years ago, when we were driving in New York City, we were struck from behind by a taxi at a stoplight. There was a policeman on duty and all agreed that the taxi driver was to blame. My car was damaged to the extent of $75. When I put in a claim, the taxi company's insurance company offered to pay only $25. I was told by our New York Manager that this was par for the course in New York although he said I might get half my claim.

I could not see this and called Charlie Dubuar, the Actuary of the New York Insurance Department, whom I knew very well. I said to Charlie, "You fellows come up here every three years and just spend a lot of time crossing a few t's and dotting a few i's. We always pay our claims, now let me see you do a real job and make one of your own companies pay their legitimate claims.

A few days later I received a letter from the President of the insurance company saying that he had personally investigated my claim and was enclosing a cheque for $75. Incidentally, I was told by several people that in a case of a collison like mine, one should always put in a claim for some personal injury, say a backlash. This so frightens any insurance company that they will pay for any property damage in full if they can get off the personal injury hook lightly.

Love Affairs. When I took over the Mathematical Department I quickly learned to keep out of the love affairs of the staff. My chief, Mr. Wood, had invited the whole Actuarial Department to a party in his home. A few days later he asked my opinion of a certain chap on my staff. This chap was a bit of a wild one and thinking Mr. Wood was enquiring from the business standpoint I didn't give him a very good report. It developed, however, that the Woods had asked a neighbouring girl to help at the party and the enquiry had originated with this girl's mother. A few days later the chap came into my office and in effect said, "What I do in the office is your business, what I do outside the office is my business". In other words, keep your nose out of it. He was quite right!

Some time later the supervisor of another department came up to me and said that one of my men was pestering one of her girls and would I please have a chat with him about it. I tried but was again told that it was none of my business. So never again!

However, I did do some constructive work on one occasion. We had a pretty girl in the department but she had a very slouchy posture. So one day I took my life in my hands and pointed out to her how it was detracting from her general appearance. She thanked me and a few days later told me that she had joined the old "League of Health and Beauty". Her posture quickly improved and a few months later, she came in and showed me an engagement ring. I liked to think that I may have helped the romance along the way.

Mortality of Smokers. I don't like being a killjoy but being a non-smoker I smiled over a paper on mortality of smokers presented to the recent annual meeting of the Society of Actuaries in Quebec City. There were, of course, many sub-divisions by age and other factors and, while the mortality ratio of smokers over age 65 was not quite as great as for some younger ages, yet the overall rate for smokers was around 70% higher than for non-smokers.

As might be expected, the highest ratio of deaths of smokers to non-smokers were from lung cancer, pneumonia and influenza. They were almost twice as high as the ratios for heart disease and hypertension. A strange thing was that the ratio for deaths from suicide was a little higher than from heart diseases. The ratios of deaths from digestive diseases were also significantly high due, no doubt, to cancer.

But I wish the actuaries would confine all their mortality studies to policyholders rather than themselves. A recent newsletter of the Society of Actuaries of Canada and the U.S. contained a table in which I was listed as the eighth oldest member in order of qualification out of 4646 Fellows at the end of last year. The Senior Actuaries Club went them one better listing me as the oldest of their hundred odd members in Canada and the United States. I am proud of my age but I don't like the thought of emulating the boy in the old poem of our school days who was left "standing alone on the burning deck whence all the rest (my predecessors) had fled". However, I am not losing any sleep over it.

Attraction of U.S. As I have mentioned, my starting salary at the Canada Life was $70 a month, some $20 to $30 higher than normal because I was 25 and an M.A. in Mathematics. About a month after I started my Chief, W.A.P. (Wapsey) Wood called me into his office and said that they had decided to raise my salary to $85 per month. After giving that time to sink in, he said "You are not interested in going to the United States, are you?" After I had assured him that I wasn't, he said "John Laird of the Connecticut General in Hartford has written asking if you would be." He did not mention this but I found out later that Laird was prepared to offer mr $2,000 per annum with annual increases which also would be about double Canada Life increases.

A good many young actuaries did flit to the U.S. to take advantage of these higher salaries but it did not work out as well as some anticipated and they returned later on. It did work out alright if they were not married when they left here. They soon fitted into the new environment working at the office all day. However, it is very difficult for a wife to fit in being left alone all day away from her old friends. Some doctors have recently run into the same experience.

Do it Yourself? Jack Adams was always active in the Canadian Chamber of Commerce. Harvey Firestone of the tire company was also active in it and usually had along with him one or two vice-presidents who looked after all his wants, such as handing him cigarettes, lighting them, and so forth. One day when Jack, his wife Bessie, and Johnny Munro were chatting with Firestone, he excused himself to go to the washroom. As he left Bessie said, "Are you sure you can do it yourself, Harvey". He got a great laugh out of it.

The Adams marriage was another Canada Life romance. Jack met

Bessie Campbell, my cousin, when she was check-out in the lunchroom. Jack started off in the Actuarial Department and was one of the very few who were able to pass the difficult examinations of the Actuarial Society of Canada and the United States without the benefit of a university education. Jack gave a great deal of the credit for his success to Bessie, who kept him at home in the evening, studying instead of taking her out on the town.

Bessie's family were strong Baptists. At the time when she and Jack were married, Jack was an active member of Deer Park United Church. In commenting on this our minister, Dr. Stanley Russell, said that he was proud to bring to dry land one who had been immersed by the Baptists when she became a member of that church.

Computers. I recently attended an illustrated lecture on the development of computers. One reel showed a computerized assembly line for motor vehicles in England on which most of the work, formerly done by hand, was being done by machines. Another showed an automatic plough in Germany, which a farmer could start going when he went to bed and wake up to find his field ploughed. There was a reel on developments in Japan which leads the world in computers at the moment.

The Canada Life has always been in the forefront of developments in electronic machines. A Statistical Department was started during my first year with the Company in 1919. In those days they used just punched cards. By the forties we had one of the best setups in the life insurance business. We had visits from some of the largest companies in the U.S. to look over our system. And we still keep up-to-date. As I recall it, computers did not come into use until the early fifties.

The big problem now is what is going to happen to the people whose work is taken over by the machines. Among other things the schools will have to re-orient some of their courses in anticipation of this.

SOCIETY OF ACTUARIES

Actuaries - What are they? I was surprised last month to see an article on actuaries in the Toronto Star, written by a woman. It was headed "What if . . . .is numbers game played by actuaries". In itself that didn't convey anything even to me. However it was based on an interview with an actuary who was first with the London Life and later a Vice-President of the Travellers.

She called attention to the shortage of actuarial students which she, correctly, attributed to two things--the fact that few people have ever heard of actuaries, and the difficulty of the required examinations. I can go along with her on both counts because when I tell people that I am an actuary, few of them have any idea as to what our work involves. And I can testify as to the difficulty of the exams.

The article divided actuaries into three groups: 1. In the life insurance business; 2. In pension plans, and 3. In property and casualty insurance. It said, "They know lots of weird information about people--how likely they are to be robbed, how cigarette smoking affects their mortality

rate, how their age and sex affects the likelihood of them having a car accident."

About all it said about the exams was that they are difficult and that roughly only one quarter of those who write the first examination after graduating from university, pass it the first time. It did mention that they covered investments since the rate of interest affects the premiums, but did not mention applied mathematics, probability, mortality tables, underwriting, accounts, in all of which an actuary is involved. At least it was a good try.

This reminded me of a contest in "Fiasco" the students magazine of the British Institute of Actuaries. "There is an old saying, "Old soldiers never die; they simply fade away". What would be a comparable saying regarding actuaries? Actuaries spend a great deal of time compiling tables of mortality and other statistics, most of which are divided by age and sex so the prize winner was, "Old actuaries never die; they are simply worn out by age and sex".

Mortality of Actuaries - George Gemmer turned over to the office a book written by Miles Menander Dawson, a prominent United States actuary in 1898. It contained a chapter on "Longevity of Actuaries". Dawson had felt that actuarial studies by cause of death should have encouraged actuaries to avoid excesses in drinking, smoking, etc. and, as a result, their longevity would be greater than that of the average individual. A study which he conducted seemed to rule out this conclusion. However, this study was a very brief and simple one and I feel sure that a similar study based on Canada Life actuaries would confirm his original conclusion, keeping in mind the good lives they lead?

The book contained a chapter on Mortality of Insured Lives and referred to "the recently published mortality experience of the Canada Life, one of the first in North America, "which was of the very highest interest as exhibiting the ordinary cause of mortality in a well-conducted American (sic) company". Another of Dawson's chapters was headed "Are Brown Eyes indicative of Short Life". It seems that during the last century, some medical directors were convinced that they were. It became a hobby for some very able men, and a medical director of the Equitable said that for 30 years that he had looked in vain, in the United States and Canada, for a single person with brown eyes who was over the age of 70. Actually, many medical reports of that era contained a question as to the colour of the eyes and hair, but Dawson doubted whether any applicants for insurance were rated up on this score.

At one Society meeting in Washington in the late twenties, I drove out to a luncheon at a Golf Club alongside T.B.Macauley, then President of the Sun Life, and John Thomson, a U of T graduate, later President of the Mutual Benefit Life of New Jersey. They fell into a discussion of investments. As already mentioned, T.B. was a great advocate of common stocks on which the Sun then had several millions of capital gains. I had the temerity to suggest that if I was in his position I would cash in a million or so of those profits. "No you wouldn't" said T.B. "because you would never have reached that point. You would have cashed in everything at $100,000", which was no doubt correct --I was a small man! When the depression hit a couple of years later T.B. may have wished at times that he had been smaller too. Of course they were able to recover from the setback later on.

Oswald Jacobi, the famous bridge expert started off as an actuary. He actually completed the Fellowship examinations of the Actuarial Society at age 21, thereby establishing an all-time records.

Ossie and a few cronies spent more time at the actuarial meetings playing bridge than listening to speeches. I filled in a couple of time but after Ossie and his partner, Jack Parker, President of the Imperial Life, took $4.00 from me in one rubber, playing for very small stakes, I decided I was out of my depth.

Recent newspaper reports have indicated that Ossie had switched to other forms of gambling, including horse races and had not done so well at them.

Bill Anderson, another actuary, later President of the North American Life, worked out for Goren, the other bridge expert, all the percentages on which Goren's bidding was based.

We had a chap in the American Institute of Actuaries who owned an insurance company in the southern States. An insurance magazine carried a story of how a beggar came into his office with little but the uppers left on his shoes and asked for a contribution towards a new pair. The Colonel asked him his size and, when it turned out that they both wore the same size, took off his own shoes and handed them to the beggar. Next time I met him I said to the Colonel, "That was a mighty fine thing you did for the chap with the worn-out shoes". His reply was, "Mine weren't too new either and I figured that if anyone was going to have a new pair, I would be the one. Besides we had a shoe man in the same building who was a good customer and I wanted to give him the business."

Firsts for Women. The women are gradually taking over. We now have a woman President-Elect of the Society of Actuaries, our first -- Barbara Lautzenheiser, Senior Vice-President of the Phoenix Mutual, whom I have never met because she has been a Fellow for only some twelve years.

Another place where we have a first is in the United Church of Canada, where our Moderator is the Right Reverend Lois Wilson, a minister from Kingston. She presided at the Centenary Celebrations of Deer Park United Church in November 1981, and did a grand job. She not only gave us a good sermon, but handled herself very well in an open forum after questions as "What is the situation in China today as far as Christianity is concerned?", and she did so beautifully with a touch of humour. Incidentally, she is a granddaughter of our first Deer Park Minister in 1881.

DEPRESSION

The 50th anniversary of the great stock market crash of 1929 has brought out many stories of the hardships caused by the crash. However, these have dealt mainly with the big operators and wealthy class. They have given no impression of how deeply those in the so-called middle class were involved.

In the Spring of 1929 we were invited to a small dinner party given by one of my wife's cousins. During the course of the dinner the stock market was discussed, and I was surprised to find that our hostess, a milliner, had

bought quite a lot of stocks on margin. Another cousin, a lawyer boasted that he had a portfolio of stocks amounting to over $200,000 on a total cash payment of around $10,000. Another from Buffalo, a real estate man, was deeply interested in a subdivision largely on borrowings. Later in the evening I said to a cousin who was just getting established as a surgeon and like me, held no stocks, "Who's crazy here, they or we?"

The answer was not long in coming. The day after "black Tuesday" our hostess of that evening came down to my office in tears to say that her broker was calling for more margin and her bank manager would not loan her the money. Would I intercede with him. I did but there was nothing that either of us could do and she lost all her savings.

The lawyer also called on me but I could not help. He did raise some money from an aunt but this did not prevent him from winding up heavily in debt. He did manage to rent the two lower floors of his house and moved his family up into the attic. The Buffalo real estate man went broke and died shortly thereafter.

An interesting case was that of an old school chum from Brampton. A hydro engineer and a bachelor, he had given up his job and spent his days in the Board room of Macdougall and Cowans, the biggest stock market operators. He had worked up to over $600,000 and I persuaded him to draw out $120,000 and invest it in an annuity as a hedge. However, Macdougall and Cowans said, "no dice". He took it all out or nothing. He wasn't prepared to leave then and after the crash, managed to get another job and start afresh. Macdougall and Cowans went broke too, and Cowans faced a charge of fraud.

Another interesting case was that of two friends of mine who worked in the same brokerage house. By the middle of 1929 they had each parlayed a small sum into a total holding of over $900,000. One who was married decided that it was time to pull out but the other wanted to hang in until he reached $1,000,000. He wound up with $45,000, still more than his original investment.

To illustrate the size of the drop in the value of stocks, before it was over International Nickel which was one of the biggest speculatives fell from around, as I recall it, $120 per share to $4.50 per share. It might be pointed out too that whereas in those days margin requirements were almost non-existent, nowadays, buyers on margin have to put up cash ranging from 50% to 75% of the value of the stocks. So the dangers of speculation are much reduced.

Few of the present generation can really appreciate the effect of that depression on everyone, speculators or otherwise. We in the Canada Life were fortunate that we still had our jobs although by 1934 new business had fallen to one-third of the amount written in 1928. One worker in every four lost his job and there were no unemployment, government pensions, or organized welfare plans in those days--only bread lines and soup kitchens.

Various schemes were, however, set up to help the unemployed. For instance, there was a man-a-block scheme. Men were assigned to blocks to do odd chores, paid for by the residents of the block, at as I recall it about 25¢ an hour. We were fortunate in that our man was a skilled cabinet maker. He did some wood work jobs for us as well as other chores.

All the freight trains passing our cottage at Sundridge had dozens of men riding on top of the box cars. They were not tramps but unemployed men, some of whom had travelled that way from Winnipeg and beyond looking for jobs. The railways winked at that for a time.

Some people who started investing in the 1930's benefited by the depression. A former clerk in the Actuarial and Investments Departments, left a very large estate, approaching a million dollars. Impossible some will say at the salary levels existing during most of his period of service! But wait a minute. A fellow student who graduated from the U of T with me in 1914 went into the Presbyterian ministry. He never had a large charge but when he died a couple of years ago he left a million dollars to the Presbyterian Pension Fund. He had accumulated this out of his own savings being guided in his investments by his own judgment. There were plenty of opportunities for huge capital gains during the past fifty years if one picked the right time and the right investments.

One of my fellow soldiers of the first world war told me a couple of years ago that from the time he started to work he saved up all the change he received each day. He deposited this in the bank and then invested it in real estate and stocks. This was his travel fund. Out of it he had spent over one hundred thousand dollars and he still had almost one hundred thousand dollars left in it.

I have mentioned how when the depression hit, salaries were reduced. In the middle thirties some started receiving increases but what increases! As chairman of the salary committee I recall going in to ask the President what increase we should give his secretary. He said, "$40 a year". When I evidently looked surprised, he said, "$40 is a good increase at this time." Work that down on the basis of a 40-hour week and it comes to about 2¢ an hour. Imagine what language a union leader would use to describe such increases! Of course, prices were low but not nearly in that proportion.

CHURCH

Some years ago a debate in Massey Hall was arranged between Clarence Darrow, the famous U.S. atheist, Rabbi Eisendrath, of Holy Blossom Temple, and Stanley Russell of our Deer Park United Church. Russell led off with a very scholarly exposition of our case, going fairly easy on Darrow but Eisendrath went after him hammer and tongs, so hard indeed that Darrow would not attend the supper we had arranged afterwards. His closing verse still sticks in my mind -

Nothing above, nothing below
So the atheist stories go
Pity the poor deceased,
All dressed up and nowhere to go.

When I was Chairman of the Board at Deer Park, I raised some $27,000 to provide a carillon of bells for the church. We were surprised at the criticism we ran into from some of the neighbours even though, aside from

before and after the Sunday services, they are only played for five minutes at noon and six o'clock. One woman even took us to court but the judge squelched her by saying right at the start that a church has an inherent right to play bells and dismissed the case.

The recent death of Rev. David McLennan, formerly of Eaton Memorial Church, reminded me of an amusing incident that occurred during the 2nd World War. It was the custom at that time for the so-called "Six Churches on the Hill" --Eaton Memorial United, Deer Park United, Calvin Presbyterian, Yorkminster Baptist, Christ Church Anglican and Grace Church Anglican--to hold regular meetings and dinners together. At one at Grace Church, two of our Canada Life wives, Mrs. Alf Mitchell and "Babs" Hastie were in charge of the dinner. They served trifle for dessert and spiked it with a little liqueur. I had at my table a member of one of the old Methodist families and she objected strongly to the liqueur. In the middle of her complaint, the Rev. W.A.Cameron of Yorkminister Baptist, who was seated at the next table along with David McLennan, said, "Say, David, this Anglican spirit is grand. Let's have another helping." The Methodist woman was silenced but Babs brought her an unspiked dish. W.A. Cameron, affectionately known to many people as Billy, was a great minister who built one of the largest churches in Toronto and was quite a character. He was guest speaker at the 75th anniversary dinner of the Canada Life at the King Edward Hotel.

In connection with the history of Deer Park United Church, which I have written, I asked the organist, Bill Wright, for any musical anecdotes he could supply. Here are two of his stories which, however, I did not publish in the history.

A well-known theatre organist, Horace Lapp, was organist of Deer Park Church for a short period. He was a fluent improvisor and very often a member of the choir would scribble out a theme during the service and hand it to Horace who would then improvise a postlude on this theme. The bass soloist, one morning, recalling his pleasure at a circus the night before, scribbled out the music he had heard at the "belly dance" there.

Horace Lapp, not having been at the circus, was unaware of the associations of the theme and improvised handsomely on it until the minister, Dr. Wallace, rapped sharply on the organ console and said sternly, "We will not have the belly dance from the circus played in Deer Park Church". That was Horace's last service in Deer Park. In telling the story, he remarked dryly, "Dr. Wallace seemed to know more about those things than I did--at least he knew it was a belly dance from the circus".

At one time, our soprano and contralto solists could not tolerate each other. They had not spoken to each other for years. It was, therefore, the delight of the then choirmaster to program one day the Wesley Anthem, "Blessed be the God and Father" and to enjoy the soprano part "Love one another with a pure heart fervently" to which the contralto had to respond, "See that you love one another".

Religious Festivals. On my trips to Europe I have always been impressed by the way in which the Roman Catholic churches celebrate special holidays and other religious events. They even make a special feature of first communions with the girls in white dresses and the boys in their best suits.

In Vienna they are driven to church in horse-drawn carriages and spend the afternoon driving around the city in their carriages greeting their friends.

Then there are the big parades and festivals. Among these are the Holy Week parades all over Europe in the week before Easter. Those in Seville are unique in that the statues of Christ and the Virgin Mary as well as the other floats depicting various bibical scenes are borne on the shoulders of men. It is heavy work since the weight of at least one of them, that of the bullfighters madonna, is over a ton and a half so bearers have to stop for a rest every few hundred yards, and are sometimes treated to a little stimulant then.

I mentioned in my Reminiscences the Procession of the Holy Blood in Bruges in Belgium. The Holy Blood is reputed to be blood of Jesus brought home from Jerusalem during the Crusades by the Count of Flanders. Almost every able-bodied person in the city--men, women and children--take part. In it are depicted various scenes in the life of Christ, some on travelling stages, others just on foot--the Flight into Egypt, Jesus teaching the disciples, carrying the cross to Calvary, the Last Supper, and so forth. Then there are scenes repeating scenes from the triumphal return of the Count of Flanders and the Crusaders with the Holy Blood in a casket, as well as an endless number of bands, choirs singing hosannas, etc., parades of Guilds and other groups in medieval costumes. It puts any Holy Week parade away in the shade. It rained the day I saw it after most of it had passed me but everyone carried on.

Another one of these festivals is the Romeria El Rocio in the Seville area. In this the members of the Rocio brotherhood converge on Rocio, a town on the coast, from three or four centres in the Seville neighbourhood for a sunrise service on Whitsunday.

Each parade comprises the usual religious crosses and symbols, a large number of men and women in gay costumes, some on horseback and some on foot, and in the case of the one I have in my movies, forty or fifty covered wagons similar to our old western ones but drawn by oxen instead of horses. The old folks and young children ride in these which also carry the baggage. They start off on Friday and camp for the nights along the way which they spend in dancing. A real celebration!

In some cities like Seville they also make a feature of taking communion to the sick and shut-ins with a parade. The parade is led by a few men on horseback, then the priests on foot, then some women in cars followed by a large number of the parishioners on foot.

Anna liked to remind me of how I left her stranded about a mile from our hotel while I chased along the parade taking movies. When I got back to where I left her, she had disappeared. However, her knowledge of Spanish stood her in good stead and when I got back to the hotel, there she was safe and sound.

SUMMER COTTAGE

One of our neighbours at our summer cottage in Sundridge used to hold church services in front of her cottage on Sunday evenings. They were attended not only by all the cottagers and youngsters on the beach but by dogs, birds, squirrels and other animals. At one of these services, Dr. Parks of Sherbourne Street United Church, Toronto, was the preacher. During the course of his sermon we had a new adherent, a skunk. At the conclusion of the service the local minister said to Dr. Parks, "I am not in your class as a preacher but I never preached a sermon that smelt like that one". As darkness drew in at the conclusion of the services, the neighbour's brother-in-law entertained us with some beautiful cornet solos from a canoe in the middle of the lake interspersed with cries of the loons. They were unforgettable evenings.

Another neighbour at Sundridge was Bucko McDonald, former Maple Leaf hockey star. A native of Fergus, Bucko married a Sundridge girl and after his hockey days were over, settled in Sundridge and later was elected Member of Parliament for Parry Sound. He rarely spoke in Ottawa and when I joked him about this, he said "Why should I waste the time of the House and your money spouting off on subjects concerning which others there are more knowledgeable. I look after the interests of my constituents and that is what they send me to Ottawa to do." Too bad a lot of other M.P.'s did not feel the same way. Incidentally, Bucko was Bobby Orr's first coach at Parry Sound.

Overheard on the beach--two little cousins, six or seven years old, Will and Mary Sue, the latter bouncing on an old tire. Will said, "Could I have a bounce, Mary Sue?" No! "Oh Mary Sue won't you let me have a bounce?" No! "You know Mary Sue I love you. Please let me have a bounce." No! "Well then get to hell off that tire. I am going to have a bounce." At least Will tried to act the gentleman.

I was amused at the many purposes to which a small building in Sundridge was put in my early days there. It had a barred off section at the back serving as a jail. The town council chamber burned down and it served as a council chamber. To cap it all, the bank burned down and the bank moved in until a new one could be built. I do not know if any prisoners were confined in it during council meetings or on banking days.

A recent article in the Globe was headed, "The Happy Hour exists in Nature, too". It said the U.S. National Wildlife Federation has found that humans are not the only animals to get soused and not able to articulate very well. Studies by the Federation have shown that robins which eat pyracantha berries sometimes get so tipsy they bump into each other or fly into telephone wires and windows. The same thing happened in Delray Beach when we were down in January and the robins were coming through in clouds on their way north. Sometimes they would take a drink of water from the pool to help sober up.

Their stomachs can also turn like ours if they eat certain foods. One day when I was painting our back verandah, some robins were busy eating some green cherries on a tree next door. I wondered to Anna if they ever get sick after eating them as we would. They do. When I came out after lunch one of them had been sick all over my new paint and I had to do it over again.

In the early thirties the Gills joined us in a cottage at Sundridge which was not far from the railway tracks. As mentioned under "Depression", there were dozens of men riding on top of the box cars on the transcontinental freight trains looking for jobs. Ernie was so intrigued with their casual manner--some even playing cards--that he decided to try it himself. So he climbed up on a box car on the daily way-freight which was bound to stop at Burk's Falls, twelve miles away.

He was soon disillusioned. The car he was on had a big sway from side to side, particularly on the curves. When he passed our cottage he was loath to even let go one hand to signal us to pick him up at Burk's Falls. Every time the fireman shovelled another load of coal into the firebox of the engine, he was choked with smoke and showered with cinders. And he had to be sure to crouch down under the overhead bridge.

He was certainly glad he did not have to go all the way to Toronto and appreciated more the miseries of some of the unemployed in the great depression when there was no unemployment insurance, no government pensions and no welfare for them.

Dionne Quintuplets. The Dionne quintuplets were the big excitement from 1934 on. We were over there a number of times each year with visitors who had increased in number as a result of the publicity. There were thousands of people there each year from all over North America and quite a number from other countries.

The girls were born in an old log cabin with outside siding but were soon separated from their family and moved into the Dafoe Hospital (named after their doctor) which was built specially for them. At first, the nurses used to bring them out in their arms for everyone to see but later a playground was built for them with special glass walls through which we could see them but they could not see us. I wondered, however, if it was perfect as sometimes the girls would come over and appear to see movement outside.

When they were age 9, a big brick house was built and they were reunited with the rest of the family. They had been happy in the hospital but after that, it was all downhill. Their father was embittered when the Ontario Government took them away from him, after he had signed a contract for them to be placed on exhibition at the Century of Progress Exhibition in Chicago, and placed them under guardianship and treated them harshly. The Dafoe Hospital was turned into a school for the whole family.

They were never trained to face the world and when at age 18, they left home to continue their education in Montreal, just could not face it. One died from epilepsy, a second from a blood clot in the brain. Two were married but later separated. One had five children, all boys, one of whom a twin, died in his first year from cancer of the kidney. Three survived in St. Bruno, a suburb of Montreal, keeping close together but not very happy. I have always felt sorry for them as I was too for their father and mother who in their ignorance just didn't know what it was all about.

Dr. Allan Dafoe had a younger brother in Toronto, Dr. Bill Dafoe, who was a personal friend of ours. What a contrast there was between them.

Billy was a top student at the University of Toronto where he also excelled in field sports--post graduate student in Edinburgh and Europe--four years in the first world war--top specialist in obstetrics and gynaecology in Toronto--professor at the University. Allan, on the other hand, had a hard time scraping through college, indeed had to repeat one year, then buried himself in the village of Callendar just south of North Bay. He became almost a recluse. However, after the birth of the quints, he became one of the best known doctors in the world. He was wined and dined in Toronto, New York, Chicago, and other cities and really enjoyed the publicity. What a reversal of the positions of the two brothers!

Fine at Orillia. One time when I was passing Orillia on my way to my summer cottage I was picked up at 85 miles per hour. When the policeman said to me, "Do you know how fast you were going?" I said, "Sorry to say I wasn't watching the speedometer. My wife and I were discussing her will and I didn't have my eye on it."

"Well", said the policeman, "if you are going to travel at 85 miles per hour, you had better get on with your wills." Fortunately, in the ensuing conversation, it developed that his father was a Branch Manager of the Metropolitan Life and he marked me down to 70.

Incidentally, I felt highly complimented when a friend, to whom one of my nephews had loaned a copy of my Reminiscences, was picked up for speeding and gave as his excuse the fact that his wife as reading them to him and he was too engrossed to pay attention to his spped.

Chain Saws. I would add Chain Saws to the list in the June issue of the hazardous tools to be watched. I used one for several years to cut wood for the fireplace; clear out walks through the woods, and so forth. I weathered a number of protests from Anna when other people chopped off bits of their fingers or toes. However, four years ago a neighbouring farmer attempted to saw off a limb of a tree which was over his head. The saw slipped and he was decapitated. So back to the old saw for me!

SECOND WAR

The Athenia. Shortly after the war broke out, the Germans torpedoed the passenger ship Athenia. We had one of the survivors of the sinking in to lunch one day and he told us a number of stories relating to it. Among others, he said that in his line-up to go over the side into a life boat there was a middle-age sister of some order. There was a strong wind blowing and when she started to go overboard, her skirts blew up. She stepped back, then tried again --same experience. The ship was gradually sinking and the strain was severe. As she stepped back the second time, a loud boice came down from the bridge, "Throw her in arse first". She did not wait to be thrown. The others in the line-up had to laugh and the strain was considerably relieved.

I had a letter recently from Bob Espie, an actuary who after he graduated from the U of T spent a few years with our Life Officers' Association before joining a company in Hartford. Here are two paragraphs from it -

"When I was in London in 1944 I found it difficult to get hold of whisky of any kind. However, my wife who was working in Hartford as a dental

technician solved the problem. She took a large can of fruit juice, emptied it by means of two little holes, filled it with Scotch, soldered the holes, and sent it to me. The U.S. Army was glad to have fruit juice sent to the boys overseas and welcomed it.

"When some of my associates in the British Air Ministry at the time asked me what she had soldered the holes with, I said with gold. They had visions of people in Hartford picking up gold off the streets. The truth was that as a dental technician she had easier access to gold for solder than anything else."

She wouldn't use gold today!

Paul and John Braund, twin sons and only children of our British Manager enlisted in the R.A.F. in the second world war. They did a lot of their training in Canada and spent their leaves with us. I drove them around a lot and gave them the use of my car when I was at work. That two weeks used up over two-thirds of my gas ration for the entire year but I did not begrudge them this.

After they left I received a summons for a left turn against the road sign at Yonge and St.Clair. Thinking that the magistrate might dismiss the charge under the circumstances, I went over to the City Hall in person but no luck. He said, "If you are going to let boys like that drive your car, you have to take the consequences".

Boys like that! Outside the City Hall I met John Romig, one of our Agency Superintendents, and he agreed with me that that was pretty poor stuff. So I marched back in and said to the magistrate, "I just settled a fine on behalf of two boys in the R.A.F. but I was really upset when you said, "If you are going to let boys like that drive your car, you have to take the consequences." Boys like that are sacrificing their lives every night over Germany Helping to keep this country safe for people like you and you make me wonder if it is worth it", only I used a little stronger word than people to describe what I thought of him. He never said a word. When I came out of his office, I found John Romig waiting for me, fearful that I would be arrested for contempt of court. But it was worth the chance.

When our office in London, England was blown up in an air raid during the war, the Westminster Bank next door was also damaged. When after the war a workman had cleared away the rubble and loose bricks on the bank wall, he found himself looking into their vault. When our manager reported this to the bank manager, the latter was astonished say, "Good heavens. Imagine this possible opening existing for two years after the bombing occurred and no one discovered it."

BRITISH ISLES

Dinner at Ritz. While we were in London in 1937 we were invited to a posh dinner in the Ritz Hotel. Anna was seated next to a Canadian Senator who found the wines of the Ritz very enjoyable and, as evening wore on, started to cosy up to her. Among other things, he asked her if I ever went out of town. When informed that I did not, hewanted to, at least, make the most of that evening and suggested that, after the dinner was over, we go out on the

town with him--perhaps down around the Savoy Hotel where he knew a lively night club. Anna said that I had an important engagement next day with the British Income Tax authorities--which indeed I had with a refund of the equivalent of $250,000 riding on the outcome--and would want to get to bed in good time.

The Senator then turned to an Australian girl on his right--not much to look at but there alone--and invited her to go down with him. She was having a hard time shaking him and was getting a bit distressed, not knowing how to handle the situation, so I said we would go along for a short time. This satisfied the Senator, so after dinner was over we all piled into a taxi and on the way down I asked the Senator if we could stop at his hotel and go up to his room for a few minutes as I would like to go to a toilet--to which he agreed. When we reached the door of his hotel I gave him a push inside, ran back to the taxi, and delivered the Australian girl back home to her digs. She was very grateful and Anna got a real kick out of it, saying what fun she could have with the Senator if I would only go out of town for a few days. We never saw him again.

BRITISH INSTITUTE CENTENARY

I recently dug out an old raincoat which we always referred to as the "Cheater". I bought it in 1948 in anticipation of going over to London to attend the Centenary of the British Institute of Actuaries, at which I was elected a Fellow without having to pass their examinations. There were four big pockets in the coat itself and four more in the camel-hair lining designed to serve as a dressing gown. It was called the "Transatlantic Traveller". We re-named it the "Transatlantic Cheater" because we could beat the weight limit in places by stuffing as much as 10 - 15 pounds in the pockets, and really that was what it was designed for by Fielding,a travel writer.

As mentioned in my earlier Reminiscences, food was strickly rationed in England, so in addition to what we carried, we sent over in advance ten parcels of 20 pounds each. We knew we would be invited to dinner, not only by quite a number of Canada Life people, but also by actuaries we knew. Such a dinner would use up most of a week's ration for them and we wanted to be able to replace it.

When we picked up these parcels and carried them into the Dorchester Hotel, the doorman asked, "What's in all your parcels?" When we mentioned a few things including ham, he said, "What's ham?" They did not see much ham in those days. The pile in our room was the envy of all the help. We gave them handouts now and again and when we left gave them the little which was left over.

We gave the bellboys chocolate bars and I think they really preferred them to money, although we gave them money as well. They even insisted in carrying Anna's purse upstairs for her.

When the waiter came in the first morning to take our orders for breakfast, I asked for two poached eggs, but he said, "Sorry sir, our eggs don't poach. They are powdered". However, when he came in on Sunday morning, he proudly announce that we could have one whole egg apiece. We declined telling him to give them to the British guests. We could make up for the lack when we

got back home. Incidentally, he was terrifically interested in the Cheater, the lining of which I was wearing as a dressing gown.

Our room at the Dorchester had been occupied a short time before by the Duchess of Kent during some royal celebrations. The bathroom door was directly across from the entrance and had a clear glass panel. When inside we were always fearful that some of the help would barge in the main door without warning, as they sometimes did. Evidently one of the Kent youngsters felt the same way because one day he attacked the glass panel with a hatchet. When the Duchess asked him why he had done this, he replied: "It's a silly kind of a door - you can see right through it." We agreed.

General Montgomery. I preferred the smaller Connaught Hotel, of the same chain, to the Dorchester. One night, when we returned there by taxi, there was a large car parked right across the entrance. I said to the doorman, "Why do you let that car block the entrance?" He replied, "Sir, that's General Montgomery's car. If you don't like the way it is parked, you tell him, I won't." I asked what Monty was doing in the hotel. He was attending a dinner for some of the Officers of the North African campaign. "Under the circumstances", I replied, "I won't disturb him either."

Monty was a tough bird but I was told by Sir George Maddex, the British Government Actuary, that he met his match once. It seems that the Head of the Armed Forces is the only one allowed to drive through the Horse Guards Arch. When Monty retired he felt he should continue to have this privilege and when this was refused by the War Office, he insisted that the matter be referred to the King. But no luck! Back came the memo with a note "No! one rule for all!"

Mention of George Maddex recalls an incident that occurred on one of their visits with us. We had no help in those days but Anna hired a woman to help out on their visit. Under the rug in our dining room we had a button which activated a buzzer in the kitchen. We had difficult in finding it with our feet that day, and later on our woman recalled her surprise when she came into the dining room the first morning and as she expressed it, "All I could see were the backsides of the English Lord and Lady and those of yourself and Mrs. Beatty sticking up from underneath the edge of the table while you were looking for the buzzer."

Not a Republican. While at the Centenary I was invited along with some other actuaries to a dinner given by the Royal Insurance Company at Claridges Hotel in London. After the dinner was over I was asked to say a few words on behalf of the actuaries from other countries. When I sat down, a South African actuary nammed Murray,evidently thinking that I was from the U.S., jumped up and said "Now that we have heard from a Republican, I should say something on behalf of those from the Commonwealth." I blurted out "What do you mean, Republican? I am a Canadian and we are in the Commonwealth to stay, while you may be out of it next month."

This was quite prophetic but I regretted it almost as soon as I said it. After the dinner I apologized and we became good friends at subsequent meetings. Actually, when Harris Schermann was thinking of emigrating from South Africa, Murray helped me to land him for the Canada Life.

Eastern Underwriter. This recalls another story connected with the Centenary. Some readers of the Eastern Underwriter may recall that, at that time, the Editor was Clarence Axman. Clarence was a past master in profane language. Indeed, I sometimes wondered how he was able to write an editorial without using it. He, also, was in London for the cententary and one day arranged with the U.S. Ambassador to invite Jerry Bassford, Actuary at the Metropolitan, and me to lunch in the U.S. Embassy. He came down to our B.I.D. office to deliver the invitation in person. I was out at the time but on hearing of his mission, Billy Braund invited Clarence into his office where he was holding a meeting with some of his officers. Billy, whose vocabulary never extended to the mildest profanity, was evidently impressed with Clarence's proficiency, and when Clarence left, said: "Well, let's get on with these goddam rates!"

At one of the meetings Clarence introduced me to a young New York actuary, saying "keep your eye on this young lad, Gordon, he is going to go a long way in the life insurance business." Later on I queried Clarence as to just who this chap was to inspire such a comment. Clarence replied, "Actually I only met him a couple of days ago but he seems like a bright boy and if he does go a long way in the business, he won't forget Clarence Axman, and the Eastern Underwriter. If he doesn't - so what! At least my remark might spur him on to further effort."

Disability Claim. Once when I was in England I was asked to call on a disability claim who lived in a beautiful little fishing village called Mevagissey in a cleft in the Cornwall cliffs. He was a Canadian and had been smashed up in a railway accident in New Brunswick. He had got off a train to make a telephone call. When it was finished the train was pulling out of the station. The doors were closed but he grabbed a handrail and banged on the door hoping that someone would hear him and open it. They didn't and after he had held on for about half a mile he had to let go and was smashed up by the wheels. Both legs were broken and he had to pull himself back to the station by his arms.

His wife was English and they had moved back there. However, she had died and he was getting tired of looking after himself. Some nursing home was prepared to provide lifetime care in return for a lump sum. To help raise this he wanted to cash in his disability pension. This did not provide for any cash value and, while we sometimes agreed to one, it would not be very large since his life expectancy was uncertain. I pointed this out and also the danger that a nursing home operating as they did might get into trouble. He promised to think it over and I did not hear from him again until after the second world war. He was back in Canada and the nursing home had indeed gone broke during the war. He was very thankful for my advice because if he had gone into the nursing home he would have lost all his life savings and his disability pension.

Prince Philip. Some people think that Prince Philip may be a bit too formal in references involving the Queen, Buckingham Palace, etc. He wasn't at a Canada Club dinner I attended in London where he was the guest of honour. There he prefaced his remarks by saying, "Just before I left home, my wife asked me to extend to you her warmest greetings."

Others and especially Americans consider most of the English stiff but I have always found them very friendly and cordial in giving directions and other advice to visitors. The U.S, Government actuary certainly agrees. We had invited him to dinner but he got lost on the way. He asked directions from an Englishman on the street who said, "I am not too sure so let's go into that pub across the street and check it out over a pint of bitters (beer)." Bill Williamson got a great kick out of that.

Our Flat (apartment). That dinner was in the flat we rented for the year 1937 that we spent in London on British Income Tax work. It was very comfortable except in cold weather when I had to overlook building regulations. These provided for a vent about eight inches wide in any room that did not have a fireplace. I particularly objected to the one right over the end of the bath tub from which there was always a down draft so I cut up some cardboard and covered all these vents over. Then, too, there was no such thing as weather-strip so I caulked most of the window frames with toilet paper.

The English should not suffer as much as we would from a shortage of oil and gas. They seem quite comfortable in inside temperatures in the low sixties which the thermometer in our British Office usually registered. It was the same in most restaurants and public places. I can recall several instances, when we were longing for more heat only to hear some party come in and throw open another window. As a result, in the case of such ailments as chilblains, they suffer more than we do.

I was highly amused by the heating arrangement in one country house we visited. The furnace was outside the kitchen door and its door was open. I asked our host why he kept the door open and he said the furnace drew better that way. I don't know whether it kept the rest of the house warm but the heat in the dining room next to the kitchen was well under 70^{o} Fahrenheit.

I have some other memories of our flat. Coming home one evening we ran into a real old time London fog. Traffic was virtually stalled because headlights were useless. However, as we walked home from the underground, a taxi crawled along beside us using us as a sort of guide. Such fogs are mostly history now as more and more stores and fireplaces are switched to gas and electricity.

Prince Andrew. Jock Maynard has a friend in England, Fred Fewer, formerly Captain of the H.M.S. Magnificent. While Prince Andrew was a student at Lakefield School in Canada, Fewer met the Queen at a reception. He mentioned that he had attended Lakefield and wondered if the Queen had any questions about it. She had and said, "It is interesting that you should mention the school today because we have just had a report card on Andrew and the little blighter is not bloody well working hard enough." Of course, in England "bloody" rates as a swear word about on the level with damn.

The Globe and Mail had an article recently arising out of the purchase by Prince Charles and Lady Di of a home in the Cotswolds. It is one of the most interesting parts of England, about ninety miles west of London. It is here that, as I have mentioned before, our former President H.C.Cox purchased his retirement estate. Here is what the article said about it:

"A visit to the Tetbury area can include a stay at Whatley Manor, among the best of that uniquely English species, the manor house, now country inn. This stately home, built in 1740 and a private residence until 1972, has just fifteen rooms and a staff of twenty-five. The setting, at the end of a long tree-lined drive, and overlooking a stream with wooded banks, is as spectacular as the elaborate wood-panelled public rooms. The Whatley Manor charges £54 (about $100.00 U.S.) for a top twin double room with bath and breakfast".

H.C. called it by its original name, Twatley, but evidently the present owners did not like that name. I never did either. I hope it is still filled with some of the beautiful antique furniture and hangings that it did when we visited H.C. there.

Twatley or Whatley always calls to mind some stories connected with it. One which I have mentioned in the Post had to do with a weekend spent there by Perc McLean, our British Actuary. Everything about the place was immaculate, as of course the Cox's Oakville home, Ennisclaire, was too, as old picnicers there will recall. While walking around the grounds, Perc smoked some cigarettes. He felt it would be sacrilege to throw the butts on the grass, so he just squeezed them out and put them in one of his pockets. Later on, when they were having tea in the drawing room he pulled out his handkerchief, forgetting that the butts were in the same pocket, and out they came all over the rug. Perc was mortified.

The second had to do with Ernie Gill on a visit to the B.I.D. Ernie was invited to spend a weekend at Twatley. He was very busy on Friday afternoon and just threw his gear into a bag in a very disorderly fashion. He even forgot to take along his dressing gown for the ritual tea in bed in the morning. When he reached Twatley, a valet took charge of the bag to put his things away. Ernie felt terribly embarrassed when he recalled what a mess it was in. (I wonder if the new owners supply valet service. Better tidy up your bags if you go there--just in case.)

When we were having dinner on our visit to Twatley, I turned over a service plate to make sure it was old Meissen (early Dresden). Anna was flabbergasted but H.C. was so pleased that I recognized it that, after the dinner, he took us around to see all his good china.

Antiques. H.C. Cox told me that he never quibbled over the price of an antique provided it was fully authenticated. At one time he had a number of paintings on loan to the Art Gallery here. However, when he visited the Gallery later on he found one of his paintings moved down into the cellar. It was a landscape by Sir Joshua Reynolds, and the Director of the Gallery contended that Reynolds did not paint landscapes of that type. H.C. disagreed since it had been fully authenicated by Reynolds experts in London and was so annoyed that he removed all his paintings from the gallery.

At the Cox sale at Ennisclaire in Oakville after H.C. died, we bought among other things, an American banjo clock about 150 years old which was a gift to Mrs. Cox on their wedding by a sister of Walter Huston, the movie actor. It was one of the few things they took with them to England after Mr. Cox became semi-retired and purchased Twatley.

H.C. was Joint Master of the Beaufort hounds with the Duke of Beaufort. The Duchess was Queen Mary's niece and Queen Mary spent most of the second world war with the Beauforts. During her stay she visited Twatley and about the only thing she commented on in particular was the banjo clock, perhaps because it was American and unfamiliar to her. Ancient protocol would almost require Mrs. Cox to present it to Queen Mary but Mrs. Cox treasured it too much for that. But we called it Queen Mary's clock.

Incidentally, H.C. could not stand the Duke's language, when anything went wrong during a hunt, and shortly gave up the joint mastership.

A Good Hit. Dana Kestevan spent six months in our B.I.D. office on an exchange basis. While there she viewed with our "Monty" Montgomery the parade of the "Trooping of the Colour" in which the late King George VI reviewed his troops. They were seated in an upper stand and in moving around Dana dropped her rather heavy purse on a man in the stand below. This turned out to be Billy McIlwraith, British Manager of Wood Gundy, who started off in the Canada Life under Senator Cox. Far from blowing her up, on learning who she was, Billy presented her with tickets for a theatre.

Salvation Army. One time Billy Braund, former Manager, stopped to listen to the speakers at Hyde Park corner in London. He noticed a Salvation Army man peering around as he talked, evidently with some concern. Billy approached him and said, "Is your replacement late?" "Yes," said the S.A. man, "and I have an important engagement coming up." So Billy said, "Run along and I will take over until your replacement arrives." Billy was a bit of a lay preacher in the Methodist Church. When the replacement arrived he was in no hurry to take over and, when Billy beckoned to him, said "Carry on mate, you are doing a better job than I ever could."

The present Duke of Argyll paid a visit to Canada in 1977. His home, Inverary Castle, which has been opened to the public, following the death of the Duke who entertained Anna and me in 1948, was severely burned in 1976. I made a small contribution to the rebuilding. I received a handwritten letter of acknowledgement from the Duke in which he said in part,

"I note your younger brother commanded the Brampton Company of the Lorne Scots (the Peel Halton Regiment) during part of World War II. My wife and I were the guests of the Regiment only a few days ago, both at the Armouries in Brampton and at Connie Smythe's magnificent estate in Caledon. I would think that you might know this remarkable gentleman, whom I had the honour to meet.

I can say without a doubt that one of the happiest and indeed busiest days of our lives was Sunday, the 21st August when we visited Brampton." God old Brampton!

The Duke's second title is Marquis of Lorne. Connie Smythe is the honorary Colonel of the Regiment but much better known as the man who built Maple Leaf Gardens and the Maple Leaf hockey team.

DANGERS ON PLANES

One time, flying home from England, one of the engines gave out when we were almost half way across the Atlantic. The pilot at once turned around and started back to London. He assured us that there was no danger of diving into the sea as the plane could make it even down to two engines. I questioned in my own mind if this were true if both of the engines were on the same side but at any rate, there was no panic. It just took us 26 hours to reach Canada instead of the scheduled 7 or 8.

One thing about it that I did not like was starting off again in the same plane after repairs. This had happened to me earlier leaving Boston. On the first two tries the pilot could not get up enough speed to get off the ground and stopped just short of the end of the runway. I had just decided to wait for a later plane when it was announced that our plane was being replaced with another one.

I had a close call with a belly landing one time when arriving at Malton. The pilot could not get the landing wheels down and proceeded to dump his fuel. We could see a fire engine and ambulances moving out on the runway, which didn't add to our peace of mind. Fortunately, however, just as we were ready to make a belly landing, the pilot got the wheels down. What a relief!

The worst trip I ever had was on the way to New York. About half way down we ran into what the pilot called a cold front with an air pocket which seemed several hundred feet deep. We dropped into it like a stone and twisted sideways and up and down for what seemed like ages but was probably only three or four minutes.

A stewardess was serving coffee just alongside me. She and the coffee hit the ceiling and dropped down to the floor, then up and down again after which she sat on the floor until the plane steadied down a bit. Some people were drinking coffee which spilled all over them. I was reading a magazine which flew up and I never saw it again. Many passengers were sick. My stomach almost turned and did not pick up until I went to bed in New York with no dinner. The memory of it makes me glad that my flying days are over but with bigger planes and more exhaustive weather reports, there is little danger of that now, at least to the same extent.

An interesting thing about this drop was that there happend to be an Air Canada Claims Agent on board. He immediately got busy checking up on any bruises, coffee stains on clothing, etc. In addition to preparing first hand reports on these, he actually settled a few claims on the spot.

INTERNATIONAL CONGRESSES OF ACTUARIES

Celebrities. The recent death of Gracie Fields, the famous English singing comedienne, recalls some chats I had with her when she was staying at our hotel during the International Congress of Actuaries in Rome. I have always found celebrities staying in our hotel very approachable.

On one visit to Rome I received a bit of a shock when the hot water

in my hotel bathroom went off suddenly when I was in the middle of a shower. Harry Truman had just finished his term as President of the U.S.A. and was staying at the same hotel. Later in the morning I overheard him saying that he had had the same experience.

I could not butt into the conversation then as he had his family and a security guard with him, but a few days later I ran into him in an elevator in a hotel in Florence, so I asked him if the showers were working better than in Rome. He was quite amused at the reference and after we got out of the elevator, we had quite a little talk about his travels. Of course, he was always approachable and loved chatting.

When we were at the Fair in Seville, Grace and Ranier of Monaco, Franco's daughter, and Orson Welles stayed at our hotel and Grace always spoke and smiled even when I stuck my movie camera up in her face.

Celebrities were even more approachable on ocean liners. For instance, on one crossing we had chats with Helen Hayes, the actress. She always seemed just like a shy young girl. Then there was DeLuca, the Metropolitan tenor and Pinza also of the Metropolitan and of the musical, 'South Pacific'. I had the pleasure of beating out Pinza in the masquerade ball when I dressed up as a fat cook with tall hat, cooking tools, etc., borrowed from one of the ship's cooks.

The promenade deck was always a great leveller. One would sometimes find oneself walking and talking with someone who turned out to be a Duke or a prominent business or professional man. One such Duke was the Duke of Portland. I was particularly interested in his two daughters since they had helped to carry Queen Elizabeth's train at the coronation of George VI which I attended in 1937. On the same trip on the Aquitania, I met Elsa Maxwell, the great entertainer, and Robert Morley, the actor.

On one trip there was a girl who, although not a celebrity, was very interesting. She was going over to Prague in Czechoslovakia with a bridesmaid to marry a Czech with whom she had got engaged when he was spending a couple of years in Portland, Oregon. He had been called home for family reasons. She wasn't too happy about the prospect of living in Czechoslovakia but she was going to give it a try and perhaps her husband would return later to Portland. His mother met them in Cherbourg and I got off to look her over. I wasn't impressed with either her looks or her welcome to her prospective daughter-in-law.

The girl promised to let us know how things worked out and we weren't surprised when we received a letter at Christmas time saying that she was back in Portland. She was still in love with husband and hoping that he would rejoin her in Portland, but she could not take Prague and the family.

Scala Sancta. In the Lateran, the Pope's Palace in Rome before the Vatican was built, there is a Scala Sancta (Sacred Stairway) in ascending which, those wishing to do penance for some sins go up on their knees, saying a prayer on each step. Anna and I, being without sin (?) could walk up and when we did this at the time of the Congress in Rome, the guide told us the following story:

A woman, going up on her knees, got her skirt caught on the heel of her shoe. Turning to the man behind her she said, "Would you please lift my skirt" to which the man replied, "No chance! I am doing this penance for lifting another woman's skirt and I don't want to risk another climb."

Spain. At the Congress in Madrid we were invited by the Huerta Penas to dinner in their home. The Senor owns an insurance comapny which is located in two identical buildings side by side, with connecting corridors. The offices occupy the first four floors, while the Huerta Penas, including the married sons and daughters with their children, occupy the top two floors of both buildings.

When we arrived for cocktails prior to dinner at 9 o'clock--10 is a more usual hour in Spain--we were greeted by all the grandchildren with their parents. The Senor and Senora did not show up for twenty minutes. After the children left, we were shown through the apartment which was beautifully furnished. Among other paintings, there were two full length oil paintings of the Senora, who is a beautiful woman, one at each end of the long living room.

It was interesting to us that the maids, who served the dinner, wore white gloves as they did at another dinner in a private residence in Madrid, and served the hostess first. Presumably this was so that the hostess could check up on the cooking like the way a wine waiter gives the host or hostess a first sip to check on the quality of a wine.

One of the sons is named Jesus--pronounced Hayzoo in Spanish. Some years ago he arranged to spend some time in the Head Office of the Metropolitan in New York and in our office. Unfortunately before he had completed his stay in New York, he was called home for further military service, so the Toronto visit was off. I phoned Anna to tell her, saying that I had a letter from Jesus, pronouncing the name as we do her, and adding "By Air Mail". She was right up on the bit that day and said, "Well, how else could it come?"

Before we left for Spain my wife practised up on her Spanish from some records. She was a M.A. in Modern Languages. I told her that all I wanted to know was ,"Where is the washroom?" Her records gave this as "Donde Est el Escusado", but this was Mexican Spanish and when I tried this out in a small hotel outside Madrid, had no luck. I had read somewhere the name "Retrit" which sounded very reasonable to me as a possible translation of Retreat. So I tried that out and I was in luck.

Anna was always very meticulous in her pronunciation of French, Spanish or Italian and sometimes gave a little thought to it as she went along. Because of this, I sometimes beat her to it by jabbering the few words I knew from my high school and army French and waving my arms.

Prime Minister Peru. On one visit to Seville, Spain, one of my favourite cities in Europe, we knocked around quite a bit with a Peruvian, Pedro Beltran and his wife, and American, who were staying in the same hotel. He was the Editor of La Prenza, one of the most influential newspapers in South America and a former Prime Minister of Peru. On a previous visit to Spain, when he was Prime Minister, he had been the guest of Franco. They were a very nice and interesting couple.

A few years later I read that he had been exiled from Peru. He had been engaged to deliver a course of lectures on South America at Stamford University in California. The then Peruvian government passed a law possibly aimed at Pedro providing that if a Peruvian stayed out of the country for more than six months, he forfeited his residential status; not only that but he could no longer be a director of stockholder in any press enterprise. The American

Press Association was trying to have the law repealed but whether or not Pedro got back into Peru, I do not know.

Paris. When attending the Congress in Paris, we took in all the sights including the Folies Bergere Music Hall. We noted that in addition to the main show on the stage where most of the dancers were topless, there was a belly dance side show downstairs. So in the long intermission we men waited around to see this, hoping that our wives would disappear into the washroom. Ultimately they did drift off but lo and behold! when we slipped down to the belly dancers who should be seated in the front row--our wives. It wasn't worth all the manoeuvering.

Maurice Chevalier and the famous vaudeville actress, Mistinguette were the stars of the show. In one scene they were rolled up together across the stage in a big blanket and unrolled. That may have been the time they became fond of each other. An any rate, it was reported that they came out of the stage door together one night and found the man with whom Mistingette was living at the time waiting for her. A big fight over her ensued, just like a couple of wild animals. Chevalier won and walked off with the prize.

A recent article in Toronto Life, under the headline, "LES PLAISIRS RUSTIQUES" told how an increasing number of Canadians, including George Bain, the well known Toronto newspaper correspondent; Goram Reed, Dean of Graduate Studies at York University; Gallery owner Jack Pollock, and one of the Ignatieffs had purchased and renovated old stone farmhouses in the south of France for holiday or permanent living.

One of my old school chums, now a retired surgeon, and his daughter Dean of Nursing at the U of T, have rented one of these for the winter. The old goat house has been converted into a sleeping cabin and I have been invited to replace the goat for a month or two. However, I spent four years in France in the 1st World War, sometimes being billeted in French farmhouses and barns and have also visited France, including the southern part, several times since then, and have declined. What would I do all day?

One of the farmhouses was described as a U-shaped complex around a courtyard. In my war days, what is referred to as a courtyard was usually a manure pile. The front door of the house opened on this and, when going out on a dark night, you had to be careful not to go a step too far or you would land in it. Moreover, it added a little too much rural atmosphere to the house.

Midnight Sun. On the way home from Russia, after the Belgian Congress, we stopped off in Sweden and Norway, and went up to the top of Norway to see the midnight sun and the Lapps with their herds of reindeer. We went up on a hill above our hotel to get a good view and pictures of the midnight sun. There we found quite a number of people singing and dancing the night away. On coming down the hill at about 1.30 a.m., it was interesting to see the streets still full of people, a woman hanging out her washing and a band coming home from an exhibition which was not closed. Obviously the locals did not go in for much sleep during the midnight sun weeks.

On visiting a Lapp encampment, we were surprised to see most of them wearing their highly coloured clothing even at work. We were told that on the whole they are pretty well-to-do. In addition to their herds, they make a lot of money out of tourists.

Thefts. Scarcely any party returns from Europe nowadays without reports of some losses among the group. This is particularly true of Italy, but other European countries, including England, are getting bad too. We never lost anything in our travels but may have had a close call when travelling on the Arlsberg Express from Switzerland to Vienna after the Congress in Holland.

We had a compartment and in the middle of the night I heard a movement in the room. I switched on the light and a man in an old dressing gown posing as the porter, said: "You rang, sir?" which I certainly had not. We gave him the benefit of the doubt, although we could not figure out how he got in since the door was locked and bolted.

We read later that this was a racket on some of these night trains, with two men taking part, one carrying out the burglary and one waiting at the next stop for the burglar to throw out the valuables in case there was a check-up. A prominent movie actress lost all her money, passport, etc., in this way, even though she had her purse alongside her in bed. The only safe way is to keep your money, passport and other valuables concealed in your clothing at all times, perhaps in a money belt.

Belgium Congress. As anyone who has visited Europe well knows, Europeans in general are not as particular as we are in the segregation by sex of washrooms and W.C.'s, as they are often labelled. This is particularly true in the smaller places. At the farewell dinner at the Congress in Brussels the entrance to them was right behind the President at the head table. This was too much for a girl at the table of Hudson Stowe of the Manufacturers so Hudson very gallantly offered to escort her. Before very long there was a lineup both ways from the end of the head table and those of us who were seated there had a chance to chat with some of our friends as they moved along.

MISCELLANEOUS

Executor. I woke up one day to find myself, without prior warning, appointed by one of Anna's nieces "executor of my estate and guardian of my child", who was then fifteen years old. Having had no experience with children, this was a bit of a shocker particularly when the boy announced that, in spite of my objections, he was going to drop out of school. However, he moved in with an Aunt and apprenticed himself as an electrician.

He was not to receive the estate until he was age 25, although I was empowered to draw on it for any money needed for his upkeep and education. He did try to talk me into buying him a car when he became eligible for a driver's license but I said I had no power to do so. I did help him buy a house when he got married at age 22.

He turned out very well and I am only sorry that I cannot claim any credit for it. He now has four children and is superintendent of all the traffic lights in Metropolitan Toronto.

I had another executorship thrust on me, without my prior knowledge, by one of Anna's cleaning woman. She told me about it when she had to go into hospital for an operation so I enquired about her estate. It consisted of

several thousand dollars in bills hidden in the bottom of a box of corn flakes, in the lower section of her refrigerator. When I asked her why she did not put it in the bank, she said she liked to count and gloat over it now and again.

She survived the operation and Anna made her deposit her money in the bank with me as trustee so she could not draw it out. She lived a few years more and, lo and behold, she had again accumulated more bills in the corn flakes box.

When I told this story to the solicitor who handled her estate, he went me one better. He was living in Detroit during the depression. A neighbour had sent their housekeeper off on a holiday and while she was away had done over her bedroom, including the purchase of a new mattress. When the housekeeper returned she burst into tears. All her savings were in the mattress. They managed to recover it and like us, had her put the money in the bank. Shortly thereafter the bank went broke as so many U.S. banks did during the depression. When telling her of this disaster they said, "but don't worry, we will make it good". "No necessity for that" she replied, "a week or so after you put the money in the bank, I drew it out again and it is now in the new mattress."

Murder Trial. A recent full page article in the Star headed, "How a Metro dad grabbed his two sons and ran--and how Mom got them back" reminded me of one time I served on jury duty. It was a murder case. The murdered man had lured the wife of the accused with her consent down to Jarvis Street, perhaps for immoral purposes, taking her daughter along. She returned home shortly but one day her husband got a phone call at his work to say that his wife's seducer was back and taking his wife and daughter away again. So he rushed home and killed him with a knife.

In his address to us the Judge said it was quite alright for the wife to run away if she wished to do so, but taking the child along without the hsband's consent or a court order was illegal. Therefore the husband was justified in using force to prevent the kidnapping but stabbing the kidnapper eleven times would seem a bit too much force. However, we felt sorry for the husband, a very decent-looking Frenchman, and let him off.

As I was leaving the courtroom I had a chat with the couple, and the wife, who had been a teacher, assured me that she had no regrets about her erstwhile lover and that she would never wander again.

Our First Home. I recently ran across the wife of a couple who lived next to us in a semi-detached house on Strathmore Blvd. right after Anna and I were married. We had a grand time exchanging reminiscences. Among the incidents she recalled was that when we moved in she and her husband speculated about my occupation. High on the list was clergyman. However when her husband came home from work a couple of days later, she said "After overhearing our new neighbour putting up a clothesline, you can wash out clergyman."

At one time they rented two rooms to a couple of differing faiths. The husband worked on Sunday mornings and coming home one Sunday about one o'clock he found his dinner barely started. Worse still, the delay had been caused by her minister who had called in on his way home from church.

A terrific fight ensued. We could almost hear the exact words through the wall. At this point we decided to go out and sit on our verandah in case any of the neighbours thought we were the culprits. Then there was a big bang on our wall. We discovered later that this resulted when the wife threw the frying pan, meat and all, at her husband but missed him. Needless to add they were kicked out as soon as possible.

Blind. Some years ago I drove Col. Baker home from a meeting. He was blinded in the 1st World War and afterwards probably did more than anyone else to establish the Canadian National Institute for the Blind on its present high level. We were chatting away when suddenly he said, "I think you have passed my place". I had but how did he realize it, I hadn't a clue.

I had a similar demonstration of the ability to get around when I attended a convention of the Canadian Mathematical Association at McGill University in Montreal. I was booked into one of the men's residences since it was during the summer holidays. It was dark when I arrived so a boy sitting in the office undertook to show me to my room. This involved going across a quadrangle, in the door, up a flight of stairs and along a hall. When we reached the room the boy unlocked the door, pressed the light switch and then said, "Is the light on?" He was totally blind. Amazing!

Undertow. The last time I was at Delray Beach, Florida, I had my one and only battle with undertow. The previous winter the Government had brought in more sand to build up the beach and this created two slightly higher sections in the middle of which there was quite a current of water flowing back into the ocean after waves brought it into the beach.

The first day I was there I watched the lifeguard pull out an exhausted woman at this point, and send her off in an ambulance, but I didn't know the cause of the trouble. Next day I rode some of the waves out into the deep water and coming in had a hard time touching the bottom and couldn't hold it. I was getting pretty exhausted and on the point of shouting for help to a man standing on the shore but put on one last effort and made it. When I reached shore the man standing there turned out to be the husband of the woman who had to be pulled out the day before. He had realized the danger. His wife was alright.

Zena Cherry writes a gossip column in the Globe and Mail which is widely read by many men as well as by most women. I made it once in a story about an old soldiers' reunion.

Some years ago, when he was President of the Canadian Club, Jack Adams invited me to a pre-luncheon reception to meet the speaker of the day, the Archbishop of Canterbury. Zena was also invited, to cover the speech, and seeing a woman standing over to one side, I went over and said, "Are you by chance Zena Cherry?" "No, she said, "I am sorry, I am only Ellen Fairclough of Hamilton. I am not in the same league as Zena Cherry in Toronto." Ellen Fairclough was "only" a Member of Parliament for Hamilton and Secretary of State in the Trudeau cabinet at Ottawa.

Kissing. How times have changed in this respect. The early 1900's were not a kissing age. It was no light entertainment in those days, confined largely to couples who were engaged. I never kissed any of my four sisters

until I was saying good-bye to them the night before I set sail for France in the 1st World War, and I can't recall my father ever doing so either. The kissing was left to Mother and we were a very close and happy family.

I recently ran across a photo of a play we put on during my last year at High School - "The Private Secretary". In it I was a country squire with two daughters. The script called for me to kiss them at one point. They absolutely refused to let me do so in rehearsals and on the nights of the play--just a peck on the cheek.

As to what goes on nowadays among many engaged couples, it was unthinkable and there were very few divorces. Indeed I can't recall any in my Brampton days.

Train Wreck. A head-on collison last month, near Ingersoll, between a VIA passenger train and a freight train recalled a similar collision in which I was involved.

My collision was in the Toronto yards out near the Exhibition grounds. In my first year at Varsity in 1910 I commuted from Brampton. The train was late so I was standing in the open front door of my car, ready to make a quick getaway for my first lecture. There was a man standing facing me in the car ahead.

We hit a freight train and I went head over heels through the two vestibules into the car ahead and landed on the man in that car. We only suffered a few bumps. There was some screaming and a few people suffered cuts and bruises but none seriously so seeing that there was nothing I could do to help, I dashed up to King Street, caught a street car and made my lecture. In most day-to-day collisions there is a little give but not in that one. It was a dead jolt.

I was in another wreck in 1912 when I was on my way up to Timagami Forest Reserve to a job as Fire Ranger. We were nearing North Bay when the engine jumped the tracks which were on a bit of an embankment. The engine stayed almost upright but the baggage car broke loose and tumbled a few yards down the bank dragging part way with it the first passenger day coach. I was in the second day coach. It went off the track but stayed fairly upright while the sleepers behind it stayed on the tracks. It wasn't a sudden stop like the Toronto one and only a few were bruised, none seriously.

The most serious thing was that there was no dining car on the train at the time and we were held up for three or four hours. However, there were some food shipments in the baggage car and two ice cream freezers which had broken open. So the baggage man let some of us raid the food and scoop up some of the ice cream.

Hands in Pockets. The British gossip papers are always on the lookout for stories concerning members of the royal family. A recent one told how Prince Andrew had been ordered to "Get your hands out of your pockets" by a military policeman when he was walking down a street in Port Stanley in the Falklands in uniform. The policeman was quite embarrassed when told who the Officer was but he was just carrying out his orders.

This recalled a favourite story of my Uncle Bob. As a teenager he was standing near Sir John A. Macdonald, former Prime Minister, one day in Kingston, when John A. turned to him and said, "Young man, don't stand there with your hands in your pockets. You will never earn a living that way." Uncle Bob named his son John A. Unfortunately John A. was killed in the 1st World War. He was well over six feet tall and one day when he was working in a trench, got his head above it and was picked off by a German sniper.

Mother had another brother, Adam, who spent most of his life with the C.P.R. in Alberta and British Columbia. I was always amused at the name of the village in which he was posted one time--Seven Persons--so-called because there were seven persons in it when the C.P.R. was pushed through. He wrote me once to say that he was training a young antelope to bring down to me. Fortunately a man passing through took a fancy to the antelope and pressed Uncle Adam so hard that he sold it to him. I couldn't see how I could handle an antelope in a town and how would it get along with my dog?

Joe Clark. Just before the last election I had dinner with Jim and Ruth Lewis, who have an apartment just below me. Jim, an actuary, is President Canadian Operations, Prudential of America. When asked how I felt about the election, I said "The same as last time, that Trudeau would get licked, we would have another election shortly, and Clark would get licked, and we start off afresh with a new Prime Minister." When asked what I had against Clark, I said, "Nothing except that he is only a boy who has had only four or five years in parliament, and running Canada is a man-sized job."

Well, that did it! It turned out that Ruth was doing volunteer work for Atkey, our sitting member who was a Tory. Next morning I found a note slipped under my door reading, "What were you doing at age 40, were you only a boy trying to do a man's job?" So I slipped a note under her door, reading "It appears that I have only two options--to vote for Atkey or move out of this apartment and I don't want to move."

Incidentally, Atkey was defeated. He was quite a smart fellow but he had two many strikes against him, including the broken promise to move our embassy to Jerusalem (which move he had inspired), and some rash off-the-cuff remarks about Arabs and our immigration officers.

Friendly Cemetery. Some years ago I had to arrange for the burial of a second cousin in Mount Pleasant Cemetery. Her father and mother owned a plot in which they were buried but their wills did not provide for any future burials in it. I had to almost assign my house to the cemetery to get their daughter in.

How different it was in the village of Woodville when Anna's father and mother were buried. When we wanted to place a stone on their plot, we discovered a large stone and a small one already on it. The man who looked after the cemetery consulted his plan and could not find any mention of the man named on the small stone. So he looked around, found a plot in which some people of the same name were buried, moved the small stone to their plot and said, "Even if they are not relatives,he should feel more at home there."

The big stone belonged to the plot next to Anna's parents' plot. The owners had died early in the century and neither the cemetery man or Anna could

recall any descendants, so he said, "To save moving it, how would you like to put your parents' stone on the edge of their plot?" We didn't mind so that is the way it ended up. How simple it is when there is no red tape involved--just old friends.

I used the adjective "Friendly" having in mind a float in a Varsity parade some years ago. It consisted of a man, sitting on a coffin with a banner over him reading, "Your Friendly Undertaker".

On a related subject--funerals--the Esplen sisters are two of our greatest travellers and on their travels are avid collectors of spoons. When asked how they were going to dispose of them, Dae said, "We are going to have them in the funeral parlours on the death of the last survivor with a notice --sign the book and take a souvenir spoon."

Highland View. A friend of ours, one of the Rennie Seed family, had a house on Dr. Arthur Parks Highland Crescent, overlooking the Rosedale Golf Course, down in the valley. She enjoyed the view so much that she never drew the window curtains even in their bedroom. One time in the Clubhouse she was expatiating on the view with another Club member, who lived on the brow of the hill south of the course. He fully agreed with her and added that he had a high-powered telescope which brought in also the view along Highland Crescent. She did not know whether he was pulling her leg or not but at any rate after that, she always pulled the curtains in their bedroom.

Rural Homes. My reference in the April number to the lack of conveniences in rural homes at the turn of the century inspired Staff Pelton to recall some of his experiences. His first school as teacher, was at Inglewood, a village about twelve miles north of Brampton, where he boarded with an 80-year old landlady in an ancient cottage. He writes in part -

"The cottage was heated by a large stove in the middle of the main room--no heat in my bedroom--but my landlady would put sticks of hardwood in the oven to get hot--then put them in my bed on the feather tick--remember them? One cold night I forgot to remove the wood, took a run and a leap--Bruises and Slivers!!!"

Never heard of hot wood as a bed warmer, but did run across hot bricks.

You had the edge on us at night, Staff, when you weren't too exuberant but we kids, who slept in the unheated bedrooms of our 1840-50 home could huddle around the stove pipe in Dad and Mother's room when dressing in the morning. You could hardly do that in your landlady's room.

We too had feather ticks but what I liked best were the ticks filled with straw they had in a farmhouse where I visited. They were about two feet deep and a real joy to sink down in.

And what about bathing. My poor mother had the problem of arranging the weekly baths for, at one time, as many as nine people living at home, in a wash tub beside the kitchen stove. We did not mind missing the odd week, if we could get away with it, so she had a hard time to keep track of us. In the summer, the old swimming hole in the Etobicoke Creek was more enjoyable even when it was dirtier than we were.

Withal we were happy. Much happier than many of the youngsters of today with all their conveniences and appurtenances, which may indeed be responsible for much of their unhappiness.

Too Late. A recent heading in a Toronto paper, "Boy,9, fights for life after glass door shatters" recalled the time, mentioned in my Reminiscenes, when I ran into a glass door. It was at some nurses graduation exercises in a church in St. Catharines. After dropping off my party at the door and parking my car, I dashed up the steps of the church and, thinking that the door was open, ran bang into a full length clear glass door. In falling back down the steps, I said, "Good Lord", upon which a man standing there said, "Too late to call on him now." The damage was done. However, I wasn't hurt much.

I got set back on my heels again when I reached the receiving line, headed by the then Ontario Minister of Health, Dr. Dymond. He and all the rest of my party including my wife, were of Scottish ancestory, he, himself, having been born in Scotland. They were extolling the virtues of the Scots and I ventured to say that we had to have a few Irishmen as well, my father being Irish, to which Dr. Dymond replied, "Quite so, Mr. Beatty, but the fewer the better." It was a bad night for the Irish all around.

Seats on Subway. Chalk up another for the women! Last month a woman, nearing age 50 I should say, gave me her seat on the subway, making five in all this year. I always feel a little embarrassed and decline at first but then accept. In thanking this woman I explained to her that my knees were getting a bit weak (which is quite true) in order to add to her pleasure.

No man has ever done so. They may feel that an old man of 88 should not be riding on the subway in rush hours, but really it is just a new generation. I have latterly only seen two men give up their seats to an elderly woman, whereas in the good old days, men would give up their seats to almost any grown-up woman. It may be one of the minuses for them of Women's Lib.

Moore Park. We lived in three neighbourhoods in Toronto--away down east on Strathmore Blvd., in Moore Park, and Forest Hill. Strathmore entailed a long trip by street car at a time when we could not afford a motor car. The people in Forest Hill were very nice but most of them engaged gardeners to cut their lawns and look after their gardens. So of the three, we preferred Moore Park where there was more of a community spirit. The men chatted together when they were cutting their lawns or working in their gardens while their wives helped with the work or just gossiped together.

One time when I was visiting the British Isles Division I loaned my house to Bob White, the actuary of the B.I.D. of the Confederation Life. On the first evening of my return I was confronted by the neighbouring men, "Who was the chap who occupied your house when you were away. He soon let us know who was the boss in the family even going as far as to thumb his nose to his wife when she asked him a question when he was leaving home one morning. We need more men of that type around here. We are all under the thumbs of our wives." Needless to say nothing resulted.

Fire Dog. A recent Chicago dispatch told of "Caesar, the fire dog, an aging Dalmation who after being first on the fire truck, followed his human

buddies into a burning building". Sad to relate, in conformity with the laws covering all dog owners, he can now only work on a leash.

This reminded me of one of our family dogs, Mike, a mongrel, but the most intelligent dog we ever had. My father was deputy-chief of Brampton's volunteer fire brigade. There was a fire engine near our home and Mike was always up on the front seat while the fire fighters tried to be first of the ward engines at the fire, for which they received a bonus. If the fire alarm sounded in the middle of the night, the first thing Dad did was let Mike out and after getting dressed, sometimes missed our ward fire engine when it was driven off and had to run to the fire. Mike was always in the middle of the action.

Wedding Dunking. One seldom goes to a wedding or a young people's party nowadays when something unusual or crazy doesn't happen. This summer I attended a wedding in Midland. After the supper in the garden of the bride's home, the guests started dancing on the patio. There was a swimming pool alongside it and it wasn't long before a bridesmaid was pushed into it. Fearing she would be next, the bride slipped into the house and changed her dress. There wasn't much drinking except for wine and the champagne for the toasts, but before I left most of the young people were dunked. It was a warm evening and they just continued dancing in their wet clothes. Even the bride's mother was shoved in, but by the time I left, her father had escaped. When I asked how he had done so, he said, "there's no one big enough to shove me in". He was over six feet tall and weighed well over 200 pounds. Moreover, he had at one time played football for the Hamilton Ti-Cats.

On another visit to Midland I was amused by a hearse standing in front of a doctor's house. It was an old one. The doctor's son had purchased it for a song, fixed it up and buzzed around in it. However, it wasn't a good ad for the doctor and I was surprised that he didn't have it kept out of sight in the back yard.

Al Caponi. Our one-time housekeeper had an uncle who was a close associate of Al Caponi, the famous Chicago gangster. Her maiden name was Stenson and she came from Burton-on-Trent in England where Bass Ale is brewed. The uncle, who was employed in the brewery, got into some trouble and his father shipped him out to Canada.

He took with him some of the Bass secrets and tried to use these secrets to set up a brewery here. When this attempt failed, he went to Chicago and got in touch with Al Caponi, who helped him to set up a brewery which was one of Caponi's early ventures. When the housekeeper's father heard of this, he dropped the brother completely. However, the brother prospered and when Al Caponi died, it was reputed in the papers that Stenson was the closest surviving friend of his early days.

Banting and Best. The recent death of Dr. Charles Best, of insulin fame, recalled a rather surprising story he told me during a holiday in Jamaica. Their Institute treated hundreds of Americans through their clinic here and local hospitals in the United States. Many of these patients donated large sums of money to their local hospitals but not a five cent piece to their Institute here.

Had they been able to exploit insulin commercially, it would have netted them thousands of dollars but as it was, Charlie was largely dependent on his university pension plus old age security. Had Freddie Banting, who incidentally was an old friend of ours from University days, survived to pension age, he would have been pretty much in the same position, although he did share with Dr. MacLeod of their laboratory a 40,000 Nobel Prize.

Charlie said that, while he naturally reflected on this situation from time to time, he had no regrets that the benefits of their researches had redounded to the University rather than themselves.

War Songs. At our Remembrance Day reunions we sing some of the old songs of our army days. There were the purely army songs, such as "Keep your head down Fritzie boy" (or Allemand in French), and a great favourite -

"Mademoiselle from Armentieres,parlez-vous?
Mademoiselle from Armentieres,parlez-vous?
Mademoiselle from Armentieres
She hasn't been kissed in forty years,
Hinky-Dinky parlez-vous."

Sometimes with variations in the fourth line.

However, around a campfire or in an Estaminet (Pub) in France, the sentimental ones took over, such as "My little grey home in the West", "There's a long,long trail awinding into the land of my dreams", or a great favourite

"There's a light still burning in the window,
In the window of the house upon the hill,
And the light will burn and the heart will yearn
And it always will till I return.
There's only one Mother and I know she's waiting still
For the light's still burning in the window,
Of the window of the house upon the hill."

One sometimes saw a tear drop from the eys of a tough old soldier as we sang this and I still find it hard to keep back the tears as I hum it now.

We had a composer from Montreal in our battery, Gitz Rice, who composed "Dear Old Pal of Mine", and other songs.

Hurricane Hazel. A photo in the Archives of our Hurricane Hazel Relief Committee reminded me of my personal experience that night. There was a little hollow between my house and that of a next door neighbour. Fallen leaves had blocked the gratings of the storm sewers in front of our houses and a lot of water was pouring down that hollow.

It was some time before I discovered this and on going out to remove the leaves, I discovered that some four feet or more of water had poured into my neighbour's basement through a window which was lower and not as tight as mine. His two teenage daughters were swimming around in this trying to rescue some legal books which he, a lawyer, had stored in his recreation room. He was away and his wife, ordinarily a very capable woman, was in hysterics.

I got almost as wet as the girls, manning the storm sewer gratings, one on each side of the street, but it soon paid off when the girls kept the basement drains open. The books were pretty well ruined and since they had to do with his business, they were not covered by insurance when stored at home.

However, he was luckier than another friend of mine who was driving in from Brampton that evening. Just west of Woodbridge on Highway #7 there is a little creek. That night it turned into a raging river and overflowed the bridge. A neighbouring farmer undertook to stand on the road and warn motorists not to chance it. But my friend wouldn't listen. His car was washed off the bridge and he was drowned. It was certainly a terrible night.

Ups and Downs. I added another to my ups and downs last month. I was in one of the elevators in my 18th story apartment building when it refused to stop. There was no telephone in it so I shouted as I passed each floor and finally someone heard me and told the superintendent. When I passed his floor, he shouted in that a repair man was on the way. So I sat down on the floor and waited until he arrived and let me out about three-quarters of an hour later. I wasn't concerned at all about it; just wished that I had some company or something to read.

Out of Town Eating Places. I have been plugging for Cro Taylor's Elora Mill which is just a nice little run for a weekend. Two other good places are the Inn at Terra Cotta, a few miles north and west of Brampton; and the Millcroft Inn at Alton, a few miles south and east of Orangeville. The first is now run by Winston's restaurant in Toronto where most of the Toronto Establishment have regular tables; the second by Windsor Arms in Toronto, another high class establishment.

The Terra Cotta Inn was started by an English woman back in the thirties. One of my brothers had a farm in Caledon and we often stopped there for lunch or dinner going to or from his farm. It was then just a small house and the dining room only held about then people. The proprietress would take our order, go into the kitchen to prepare it, and sit down with us as we ate it, so it was just like dining with a friend. Now it is greatly expanded with housing as well.

She had two sons who turned out to be first class mathematicians at the U of T. I almost landed one of them for the Canada Life but both went into academic life.

I had a Thanksgiving dinner with friends at the Millcroft Inn and enjoyed it very much. It is on the site of a knitting mill run by a family to whom I was related by marriage. I had a very amusing experience at that dinner. One of these friends was Dr. Leslie King, a retired surgeon, formerly one of our medical examiners in Galt, now Cambridge, with his daughter, Kathleen, Dean of Nursing at the U. of T. He had practised in Alton for a few years after he graduated. As already mentioned, one of my brothers had a farm near there so we recalled some stories about it. One of these which I mentioned in the Pelican Post concerned the founder of the knitting mill. When on a medical examination, Les. asked him about his teeth, he replied, "I only have two left but thank heaven they meet".

Among those I recalled was one about a very prominent Toronto business man who had a farm near Bill and whom I shall only call John. He and Bill used the same man for repairs and upkeep. One Fall when I was up there he told me an amusing story. That summer John's wife had been in England and while she was away John had him make a number of changes in their farmhouse. When she returned she asked him who had him make them. When he said John, she replied, "Look Fred just put everything back the way it was". So he got two jobs out of it.

Others of our stories involved Connie Smythe of Maple Leaf hockey fame, and George Drew, former Premier of Ontario. Also some prominent Bramptonians including Bill Davis, the present premier, and friends of University days, like Freddie Banting of insulin fame. Then there were some of the stories involving royalty and famous men which I published in my Reminiscences.

There was an English couple, about age 40, sitting next to us in the dining room. Both Les and I are a bit hard of hearing and talked quite loudly. The English evidently began to think that we were big shots and about half way through the dinner, their curiosity got the better of them. The wife leaned over and said to me, "We cannot help hearing your conversation. Do you mind telling us who you are?" We chatted with them for a few minutes and when they left before us, she kissed us and said, "You have added a great deal to our evening."

HISTORICAL APPENDIX

It might be interesting to recount some of the stories found in the early records, not all of which are recorded in the history "Since 1847".

The Canada Life Assurance Company was founded in 1847 by Hugh Baker, aged twenty-seven, and a bank manager in Hamilton. He wanted protection for his wife and family but at that time the sole outlet for insurance in British North America was the small branch office of a British company, the Standard, that had been opened a dozen years before in Quebec City. Baker decided to do business with another British firm through its office in New York City, which was easier to reach.

To comply with the company's requirements, he travelled personally to New York. He rode horseback from Hamilton to the New York State boundary, took a stagecoach across the northern part of the State and then voyaged by steamer down the Hudson River to New York City. There he was insured at a premium that was one percent above normal rates due to the "climatic hazard of living in Canada". Then he headed home, completing a round trip of a thousand miles.

It was brought home to him on his trip that life insurance was quite a flourishing institution not only in Great Britain but in the United States. So he decided to establish a Canadian company and soon won the support of a number of prominent Hamilton professional and business men. They banded together to form a mutual company. When refused a charter as a mutual company by the Provincial Legislature, they switched to a stock basis and on August 21st, 1847 they began business, some 20 years before a second Canadian life company was established, with £50,000 in capital stock in five hundred shares of £100. In 1957 the Federal government passed an act which permitted stock companies to become mutualized. The Company at once took advantage of this change, thus allowing Baker's desire for a mutual company to be fulfilled.

An advertising campaign was launched and Baker went around the Province giving lectures on the benefits of life insurance while at the same time building up an agency force. After only thirty weeks of operation, twenty agents had been appointed. At the first annual meeting in August 1948, Baker was able to report that 144 policies had been issued for a sum assured of £59,650 and a premium income of £1,650. Total receipts for the first year were £2,153 while expenses were only £380. Within five years, the company had fifty men in the field in Canada while in Great Britain, business was being written through C & E Layton of London.

Baker died in March 1859 by which time he had established a wide reputation in insurance circles and having a keen mathematical mind, had been elected a Fellow of the Institute of Actuaries in Great Britain. He was succeeded as Manager by a man who had grown up in the business, Alexander Ramsay, secretary of the Scottish Amicable Assurance Society of Glasgow who was elected President in 1875 and served as such until 1899.

The Company continued to expand towards the west and the east, and many tales are told of the difficulties and resourcefulness of the agents. In 1886 one of them, A. McTavish Campbell, had a boat built for $50 so that he could navigate the Saskatchewan River between Edmonton and Battleford. In two months he covered a wide area using various modes of transport, secured $200,000 in new business, appointed new agents and even took along a supply of vaccine so that doctors could promptly protect new policyholders against smallpox, as required by Company regulations.

Wrote Campbell, "I got a skiff built and rowed down the river. The distance by river is considered some 350 to 400 miles on account of the winding of the river. By the time I got to Battleford, I felt as though I had travelled a thousand miles." His territory was expanded to include the whole area from the head of Lake Superior to the Pacific. He was a tireless traveller by coach, boat, dog team and saddlehorse, and built such a reputation that the Winnipeg Tribune described him as a "super salesman of business integrity and fair dealing."

Two thousand miles away in Newfoundland other agents were also roughing it. Manager C.A.C.Bruce travelled 400 miles by rail just to have some mistakes corrected in a medical report written by an inexperienced doctor. On the way back a blizzard trapped his train in a tiny settlement for four weeks. But Bruce made good use of his enforced delay. He wrote up $40,000 of new business among the residents, then started back to St. Johns on snowshoes.

Early Underwriting. In the 1800's people suffered from many diseases such as smallpox, diptheria, scarlet fever, which have now disappeared while others such as pneumonia can now be controlled. Then there were the great plagues such as cholera. There was a great outbreak of this in 1848, the year after the Canada Life was started. This was spread through immigrants concerning which a Board report stated in part -

"Timber ships, consisting of mere empty hulls, were roughly partitioned for a single voyage, scarcely provided with the most primitive conveniences and crowded, beyond all legal limits, with masses of pauper humanity, who were dumped at the ports of Quebec, Montreal and St. John. Then followed the potato

famine in Ireland and the efforts of landlords to relieve themselves of their famine stricken tenants. The natural sequence of this was this outbreak of cholera in 1848, worse even than that of 1832."

Also prevalent in 1840 was Typhus Fever which was quite separate and distinct from Typhoid Fever. This has disappeared from Canada and in practically all civilized countries.

I have mentioned how our first President, H.C.Baker, was charged by an English life company an additional premium of 5% above normal rates for the "climatic hazard of living in Canada".

In its first years the Canada Life itself charged an extra premium to residents in British Columbia and in certain states of the U.S., including California. In 1851 a policyholder who applied for permission to visit California was told by the directors that this was a very hazardous undertaking and if he insisted on going, his policy would be cancelled. The policies permitted them to do that in those days.

Up until 1884 policies stipulated that "where the assured has been shown to have imbibed alcohol to excess, he should be tendered the cash value of his policies and the risk cancelled". Moreover the Company set up a system of surveillance to check up on policyholders who showed signs of intemperance and if they did, they had to surrender their policies.

There was a great deal of drinking in those days and a minute of the Board in 1873 stated that "The Board disapproves of the clerks in the office habitually frequenting billiard rooms, saloons or places of a like nature, and desires to express its opinion that such habits are not calculated to obtain the confidence of the Board and would probably militate against their promotion."

This apprently did not go over entirely because a note of 1882 read, "One of the clerks was an ardent supporter of politics and would celebrate either wins or losses in the good old way. One day in 1882, he returned to the office from his lunch and took dictation of a letter from Mr. Ramsay (then President). The Secretary, Mr. Hills, saw him at his desk--head on hands. He couldn't read his notes and Mr. Ramsay was waiting to sign the letter.

Mr. Hills advised him to go to the President, explain the circumstances and apologize for being muddled--he was by this time thoroughly sobered. He acted on this advice and the President agreed to overlook the incident and the letter was left over until the next day."

In 1863, we had some very distinguished tenants in our Hamilton Office. It was during the American Civil War. A U.S. frigate had removed from a Royal Mail Packet in Lake Ontario two men who were on their way to England as Commissioners from the Southern Confederacy. This affront to Britain suggested that the war might spill over into Canada. So 14,000 troops, guards, rifle brigades, artillery, etc. were sent over here just in case.

These included the 1st Battalion of the Prince Consorts own Rifle Brigade whose Colonel-in-Chief was H.R.H. Albert, Prince Consort to Queen Victoria. He did not accompany them but the officers were billeted for two years in our first Home Office building in Hamilton.

This Brigade out-rivalled the guards and the officers were almost a Burke's Peerage on parade. Among them was Lord Russell, son of the Duke of Bedford, Lord Cavendish, son of the Duke of Devonshire, Lord Cecil and many other notables. For two years, these officers enjoyed parties, skating in the winter and yachting in the bay in the summer. Hamilton has never experienced such a social round. Fortunately, no fighting took place across the border.

Senator Cox. The man who over the years made the greatest impact on the Canada Life was Senator George A. Cox. He was a telegraph agent in Peterborough who, in 1861, at age 21, was appointed district agent for the Company, and it wasn't long before his Eastern Ontario Branch came to account for almost half of the Company's business.

Cox became wealthy as a result of his re-organization of the Midland Railway System in the early 1880's. In 1888 he moved to Toronto and started to buy up Canada Life shares. By 1900, with control of about 50% of the Canada Life shares, he installed himself as President and General Manager. In the meantime, he had branched out into other fields, becoming President of the Canadian Bank of Commerce, and in 1896 was appointed a member of the Canadian Senate. In 1900 he was an executive officer or director of some 50 distinct companies and the most powerful Canadian businessman west of Montreal. He was one of the leaders of a group of men including Sir Joseph Flavelle, E.R. Wood, later Vice-President of the Canada Life, Sir Edmund Walker, A.E. Ames, S.J.Moore, Sir Thomas White, Sir William Mackenzie, Sir Donald Mann, Sir Henry Pellatt, and Walter Massey, who established Toronto as a great financial and business centre.

Among the companies they started or assisted in the development of, in addition to the Canada Life, were the Bank of Commerce, National Trust, Imperial Life, A.E. Ames and Wood,Gundy, stock brokers, Massey Harris, Moore Corporation, the Robert Simpson Company, William Davies, later Canada Packers, and the Canadian Northern Railway, the Manufacturers Life and two fire insurance companies, the British American Assurance Company and the Western Assurance Company. Incidentally, a number of Cox's associates and proteges were, like him, devoted members of Sherbourne Street Methodist Church and were sometimes referred to as the "Peterborough Methodist Mafia".

Withal Cox continued to regard himself first and foremost as a life insurance agent and kept in touch with all the details of the business, as evidenced by the following letter, handwritten by him in 1900 when he was President of the Company.

"I am surprised to hear from Mr. Johnston that you refuse to take up your policy of life insurance. You cannot expect to be allowed to withdraw after signing the application and putting the Company to the expense of a medical examination, agent's fee and the like. I will not therefore submit to it. You will save yourself trouble and cost by remitting the amount of your premium, $12.80, before next Thursday. Yours, etc. Signed - Geo.A. Cox, General Agent."

Sir Wilfred Laurier, then Prime Minister of Canada, had some annuities with the Company and wrote the following letter of 7 Jan. 1902 about the annuity payments.

"I enclose receipt and certificate for payment of my annuity as requested. I would ask if you do not think that my receipt would not be sufficient without so many formalities. I quite understand that a Certificate of Existence would be required in the case of the identity of the person to whom the payment is to be made, being difficult to obtain but I venture to suggest that this might be dispensed with in my case."

His death would indeed be well publicized but how could you single him out when working from records?

Mary Devitt, one of my former secretaries, has sent me a review of a new book, "Bronze Age America", written by Barry Fell, Porfessor Emeritus of Harvard University, and a clipping from a Richmond Hill newspaper. These give Mary's husband, Otto, who is retired from the Ministry of Natural Resources, most of the credit for some new light thrown on petroglyphs--a surface bed of limestone containing ancient inscriptions, near Peterborough, which have hitherto been attributed to Algonquin Indians. Otto has been working on this for five years.

Fell is certain that the original carvings in the limestone were done by Norse settlers in the area around 1700 B.C. He has been able to determine that the Norse King Woden-Lithi sailed up the St. Lawrence with a group of colonists, landed on the site of Toronto, proceeded inland and established a trading and religious centre near Peterborough. The Ontario Government protected this site in 1972, making it the centrepiece of "Petroglyphs Park".

Inflation. I have recently run across two extreme examples of inflation. In 1938 I bought my home in Forest Hill for $13,000. I sold it in 1969 for $85,000. The people who bought it are now asking $550,000 for it and fully expected to get at least $500,000.

In my summer holidays while at the University in 1911 and 1912 I received $10.00 for a forty-eight hour week. Last summer a student friend of mine received $17.00 an hour for a forty-eight hour week with 50% extra for overtime. It was a heavy job with a trucking company but he made over three times as much in an hour as I made in a week.

BRAMPTON IN 1861

When Grandpa and Grandma Beatty arrived in Brampton from Ireland in 1861, it was only a village with a little over 500 population. Most of the pioneer villages in Ontario grew up on lakes or around flour mills on rivers which supplied the power for them. However, near Brampton the Etobicoke Creek lacked the volume and drop in elevation required for water power. So Brampton grew up mainly as an agricultural centre, the surrounding land being very fertile.

As time went on, small stores and a few minor industries including a potashery and a distillery were built on either bank of the Etobicoke connected by a bridge. As the town grew, the creek was planked over and became the main street. Unfortunately the tunnel so formed was not sufficient to cope with the heavy flooding resulting from some of the spring thaws and every few years we would have two or three feet of water flowing down the main street.

In the record year of 1948 the water rose to six feet in some places. It made an awful mess of the merchants' cellars and some ground floors but it was great fun for us young lads. We poled up and down the street on hastily constructed boats and rafts. Inevitably some fell in but this was all part of the fun. Only three people were drowned--two men and a ten-year old boy.

When I started to university in 1910, Brampton had grown to nearly 5,000 people. It was fast developing as a manufacturing town due to its location on both the C.N.R. and C.P.R. Then came good interlocking highways and Malton Airport six miles away. Moreover many people working in Toronto have established residences there. As a result, the population is now over 140,000.

McConachie Grandparents

Mother was born in Edinburgh. Her maiden name was McConachie. It is not a common one but familiar to old soldiers likeme who when overseas made many a meal out of canned McConachie's rations, a tinned stew of meat and vegetables. They were not related to us. Some of the McConachies belonged to a "Sept" or branch of the MacGregor Clan, while others belonged to a Sept of the Robertson Clan. Mother's family were allied to the Robertsons and wore their tartan which is predominantly a bright red with cross bands of black and dark green.

Grandpa McConachie, whom we, as youngsters, always called "Grandpa Conkey", was born in 1830 in a place called Aberdour, near Dunfermline, across the Firth of Forth from Edinburgh. His ancestors came from around Rothes and came down to live near Edinburgh. A cousin explained that this ancester, like many of the Scottish farmers, liked his whisky but did not like paying for it. So quite a few of them distilled their own in stills secreted around their farms. I was once shown where a still had been secreted in behind a bed built into the kitchen wall, a type of sleeping accommodation found in many old Scottish homes or apartments.

The authorities were always snooping around and discovered our ancestor's still. He was fined and was able to pay the fine. Then he was caught a second time and this time did not have enough money to pay the fine so he had to sell the farm to do so.

Grandpa was very proud of his acquaintance with Andrew Carnegie, the famous steel magnate, who made millions in the U.S., and Lord Strathcona, of C.P.R. fame, with whom he went to school as a youngster. He said that his lunch was often bigger than theirs and, when it was, he shared it with them. He corresponded with Carnegie after he came out here. On one occasion I recall he sent him an old school book used by them and received a box of cigars in return.

Grandpa Conkey had 4 wives and over 20 children. On one occasion when he visited Brampton the "Banner and Times" carried a headline, "Father of 26 visits his daughter". Mother was not amused feeling that this might be a slight exaggeration but she could count 21 who lived to maturity and a hundred or more years ago many children died in infancy.

Father. I have made particular mention of some Directors who were engaged in politics or in government probably because I grew up in a political atmosphere. Dad always seemed to be involved in some political campaign--federal, provincial or municipal. He served on the Brampton town council for many years and was Mayor for several years as well as Warden of Peel County.

In his political jargon, there were only two categories--"Good Tories" and"Rank Grits" (Liberals). There was never a Rank Tory, or a Good Grit, even though some of his best friends were Grits. Politics was a bit of a game in those days.

He died as he lived, "a Good Tory", one evening in 1944 at age 82, listening to the radio. General McNaughton, Commander of the Canadian Army that went over to England at the start of the 2nd World War had been brought back by the then Prime Minister, MacKenzie King, to join his cabinet as Minister of Defence. McNaughton was trying, in a by-election, for a seat in Parliament as a Liberal. When the news came over the radio that he had been beaten by a "Good Tory", there was no hurrah from Dad so Mother said, "Did you hear that, Dad?" No answer--he obviously had and the thrill was too much for him. He was dead. He had never spent a day in bed in his life.

The following Editorial in the Brampton paper at the time of his death was written by Gordon Graydon, Member of Parliament at Ottawa for Peel County.

A STURDY OAK FALLS

Big of heart, big of stature, big in outlook and big in human sympathy and understanding was the late William Beatty. Brampton lost a citizen on Monday night who enjoyed during his 82-year sojourn in town the goodwill and affection of perhaps more people than any Bramptonian in our time. Better known to his friends as "Big Bill", he left on this town a mark and a contribution to its progress and development which cannot be adequately dealt with in a brief reference like this. Brampton is a better town because of "Bill" Beatty. Would that this could be said of us all as we depart this mortal life!

"Bill" was born on George Steeet within a stone's throw of where this is being printed. In other words he was a "home-grown" product. While this kindly, straight-forward and universally popular native son had none of the

advantages of higher education, he was an honor graduate in the school of "hard knocks and experience". His advice and opinion even to the last were eagerly sought and taken by men in private and public life. He was to many hundreds both a philosopher and friend.

Every civic position open to a citizen of Brampton had been given at one time or another by a grateful town to this deserving son. Peel, too, honored him in the twenties by the Wardenship. In every new position of responsibility "Bill" Beatty measured up. Rugged, unfaltering honesty, coupled with native shrewdness and capacity, ensured that. The gap which his departure from public life occasioned was wide and difficult to bridge for he added color, character and common sense to the administration of Brampton's and Peel's civic affairs.

Two wars within a quarter of a century saw the Beatty family fighting for Canada and the Empire. In far away Italy, as this is written, Major Stewart Beatty carries on. It is as his father would have it for there was no doughtier fighter than he. In that perfect home circle, in the field of private affairs, in the wider municipal arena and in two major wars, the Beatty example stands out for one and all to emulate. Indeed, a sturdy oak has fallen.